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Sida Decentralised Evaluation

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Mid-term Evaluation of Small-holder Agriculture Reform through Enterprise Development (SHARED) Project, iDE

Final Report

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The views and interpretations expressed in this report are the authors' and do not necessarily reflect those of the Swedish International Development Cooperation Agency, Sida.

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Abbreviations and Acronyms

CAPDEV	Sida's Capacity Development Unit
EQ	Evaluation Question
FBA	Farm Business Advisers
FGI	Focus Group Interview
GAAP	Gender Analysis and Action Plan
HCD	Human Centred Design
iDE	International Development Enterprises
KPI	Key Performance Indicator
M&E	Monitoring and Evaluation
MSC	Most Significant Changes
MTE	Mid-Term Evaluation
NGO	Non-Government Organisation
OECD/DAC	Organisation of Economic Cooperation and Development/ Development Assistance Committee
RPI	Rural Prosperity Initiative
SEK	Swedish Krona ¹
SHARED	Smallholder Agricultural Reform through Enterprise Development
Sida	Swedish International Development Cooperation Agency
ToC	Theory of Change
ToR	Terms of Reference
USD	United States Dollars
WFP	(United Nations) World Food Programme
ZMW	Zambian Kwacha ²

¹ 1 USD = 8.8 SEK

² 1 USD = 10.2 ZMW

Preface

The Swedish International Development Cooperation Agency (Sida) commissioned this “Mid-term Evaluation of Small-holder Agriculture Reform through Enterprise Development (SHARED) Project, iDE” through Sida’s Framework Agreement for Reviews and Evaluations with NIRAS.

The evaluation was undertaken between January and June 2018 with a country visit to Zambia. The evaluation focuses on the programme period 2014-2017 with attention also given to the period 1999-2012.

NIRAS collaborated with PEMconsult for the undertaking of this evaluation. The independent evaluation team consisted of:

- Eric Buhl-Nielsen (team leader)
- Mimi Groenbech
- Stephen Tembo
- Emelie Pellby

The project manager at NIRAS Emelie Pellby was responsible for ensuring compliance with quality assurance throughout the process, as well as providing backstopping and coordination.

1 Executive Summary

OBJECTIVES AND SCOPE

Objectives and scope

The objective/purpose of the mid-term evaluation is to “*assess the relevance, efficiency, effectiveness and potential sustainability of the SHARED project and formulate recommendations as an input to upcoming discussions on how project implementation may be adjusted and improved*”.

The ToR presented a number of evaluation questions which were re-arranged into a cluster of eight questions with a number of indicators and clustered under strategic relevance, results (effectiveness, efficiency, sustainability), cross cutting themes and finally lessons learned. The scope of the evaluation covers the first phase of the SHARED project that was implemented for two years (2014 to 2016) and the first year (August 2016 to July 2017) of the extended SHARED project.

Methodology

A combination of five different approaches and methods have been used in this evaluation:

- Analysis of the theory of change and verification of the evaluation questions
- Analysis of results reported
- Desk study and skype interviews with stakeholders
- Selection, analysis and field testing of monitoring and evaluation system
- Country visit and participants interview/results seminars

Limitations - The limitations were related to: the delays in the project which meant that many of the expected outputs and outcomes have not yet matured (and therefore could not be fully measured); delay in completing the impact report and, the rapid changes that have occurred in the project environment which made it more difficult than normal to establish the counterfactual i.e. to distinguish the contribution of the project from what might have happened anyway. It should also be noted that the timeline for seeing the effects of market linkages is longer than project period, which also makes it difficult to be conclusive. The short time available and practical logistical considerations also made it difficult to make an entirely random selection of farmers and Farmer Business Advisers (FBAs). Nevertheless, the methodology applied is considered sufficient to mitigate these factors.

FINDINGS

Strategic relevance

Question 1: Priorities

- To what extent has the project responded to the needs and priorities of farmers and private sector partners?

The project addressed the priorities and needs of farmers and the private sector. The project aimed at and was successful in reaching out to the farming segment that could be described as the “poor but viable farmers”. The project was carried out in participatory manner and efforts were made to engage with farmers to understand their needs and adjust the approach accordingly. Potential conflicts of interests in FBAs providing advice to farmers were managed as farmers were able to compare advice given by different sources and FBAs, being local, appreciated the importance of sustaining a good reputation. Overall, the project has empowered FBAs and provided training, back up, mentoring and monitoring. However, the project has not yet been able to facilitate linkages that address credit and transport needs of farmers, which has affected the success of marketing

Question 2:

Approach - To what extent has the project approach and intervention logic responded to the market and development challenges/ opportunities in the rural areas?

The project approach was adaptable and over time responded to the changing challenges and opportunities in rural areas. The project took place in a fast changing market situation that changed the level and type of opportunities available for FBAs. The value proposition of the project to other partners was initially weak - the project found it had little to add. More recently, the project has developed promising cost and risk sharing mechanisms. The overall and continuing rationale of the FBA model is open to question although there is broad acceptance that the model has a niche in serving the last mile. The project has been rigorous on not providing distortive allowances or graduating FBAs too early. The project regularly identified and reflected over lesson learnt and adjusted approaches.

Question 3:

Mainstreaming - To what extent has the project mainstreamed and contributed to rights, gender and environment?

The project has adequate strategies in place that are being implemented, although some adjustment is needed to reach the set targets. Gender mainstreaming is prominent in the work of the project but, there are opportunities for strengthening endeavours to reach targets. Rights based perspectives are not explicit in the implementation, but relevant elements thereof are present in the project. The project is actively promoting environmentally friendly practices, although more attention is needed to occupational safety and health.

Results

Question 4:

M&E system - To what extent has the M&E results provided robust and reliable information on the project results?

There has been improvement in data collection and dissemination in the last 3 years since the use of the salesforce software. Data capture and transmission has been made a lot easier, are done in real time and summation of data is automated. The design of the M&E system is comprehensive, well-structured and linked to the theory of change. The design of the M&E system conforms to the best practice and includes a monitoring and evaluation plan as well as an indicator reference sheet. Key performance indicators (KPIs) were largely appropriate and well-thought through. The KPIs were logically arranged, from activity to output, outcome and impact. There is evidence of the information generated by the M&E system being used at national level iDE and partners. This includes categorization of FBAs into various groups. In addition, input suppliers have used the information to decide sub-district level areas of operations. However, the M&E system does not provide feedback at FO and FBA level, a lost opportunity in incentivising these actors to greater performance.

Question 5:

Outcomes - To what extent has the project contributed to the intended outcomes?

Positive change has been noted at household level, responding to the overall objective of the project, including an increase in household income by ZMW 2,400 between 2014 and 2017. Provision of inputs and production support services by FBAs to farmers improved. Between 2014 and 2017, the number of smallholder farmers accessing inputs doubled from 25,000 to 50,000. Farmer participation and output market development have been generally disappointing. In all districts visited by the evaluation team, farmers cited market access as one of the greatest challenges they are presently facing. FBA capacity for product aggregation has been disappointing, particularly due to constraints in credit and transport. Field visits revealed that a number of farmers took their farm produce to the market by themselves largely due to an absence of aggregation. Partnership with other organizations has shown potential, such as WFP and Vision Fund. The partnerships have benefited both iDE and the other organizations involved.

Question 6:

Efficiency - To what extent has the project staffing and operations been efficient?

There is potential for improving the efficiency of the project. Several audit reports and the management responses indicate the necessary operational systems were largely in place. Where issues were raised, iDE Zambia actively responded. However, the cost structure is top heavy. The funding and staffing environment has not been stable over the project period. Management, project supervision and staff productivity have scope for improvement. In the absence of other projects, the SHARED project in particular is having to bear a large proportion of the country office. The value for money analysis is a valuable tool for measuring and guiding efficiency but has not been used as foreseen.

Question 7:

Sustainability - To what extent are the benefits of the project sustainable?

The overall market-orientated approach of the project lends itself to a high degree of sustainability, but the model may not be able to be self-sustained within the planned implementation period. It is questionable if the target of the 375 independent and active FBAs can be reached. However, the farmers that have already been reached are served by the market, and where the market has developed it may continue, with or without the FBA. The initial lack of a concerted effort considering all aspects of the value chain such as credit, transport and output marketing has simultaneously delayed the prospects of sustainability. Some replication is taking place, which is promising for the sustainability, but it is not a part of the project strategy.

Lessons learnt

Question 8: What are the key factors for success or failure?

The project approach, which has mobilised market mechanisms to a gap in the outreach to smallholder farmer. iDE has spearheaded the market-driven approach and contributed to the promotion of what is considered good practice in the field of private sector development. This has happened through facilitation of partnership and linkages, and selection of champions in the communities – the FBAs – who have been capacitated to fill the gap.

However, the factors of weakness include the over optimistic assumption of how much an FBA would be able to deliver, and how long it would take to capacitate them, if indeed they were sufficiently talented for it from the onset. Moreover, there has been slow traction in attracting other

sources of funding – whether from other development partners than Sida or from the private sector.

CONCLUSIONS

Overall conclusions drawn across the seven evaluation questions are summarised below:

Conclusion 1- The project addressed the priorities and needs of farmers and the private sector. The project aimed at and was successful in reaching out to the farming segment that could be described as the “poor but viable farmers”. However, the project has not yet been able to facilitate linkages that address credit and transport needs of farmers, which has affected the success of marketing

Conclusion 2 - The SHARED market based approach is sound, has proven its value under particular conditions but faces challenges of complexity and fast moving market development. With the FBA model, iDE has managed to reach farmers who otherwise would not be served by the market. The systems are however changing with a shifting landscape of suppliers and buyers, and the FBAs have challenges in terms of filling all the envisaged FBA roles to meet the needs of the farmers.

Conclusion 3 - There is stronger evidence of results on inputs than output marketing and linkages. More attention was given to inputs for production than marketing. Recent initiatives to partner with other programmes such as the World Food Programme led Farm to Market Alliance and Vision Fund have shown potential to strengthen achievement of marketing outcomes at scale.

Conclusion 4 - The SMART subsidies, links and partnerships established through MoUs and agreements are promising and already leading to wider effects however they were delayed. The project developed, as part of the second phase, cost and risk sharing mechanisms based on smart subsidies. Although these smart subsidies turned out to be more complicated to operate than expected they have, working with partners, the potential to overcome risk and credit related constraints.

Conclusion 5 - Without other donors and a scaling up of the approach, the project is expensive. The cost per FBA is high, especially since Sida is the only major donor and shoulders almost all the head office costs. The new WFP project is an example of how the cost per FBA be reduced, and the outreach of the project be increased.

Conclusion 6 - There are promising signs of scaling that indicate a strong potential however a coherent strategy is absent. Some cooperation with other partners is beginning, indicating that iDE is seeking to disseminate the FBA model and further

the approach. But, there is no strategy in place for replication and scaling up of the project, which could ensure a more targeted approach, which would have been beneficial.

Conclusion 7 - Few FBAs have graduated and the survival of the remaining FBAs in the current project time frame is uncertain however the wider sustainability of farmer benefits is not threatened to the same extent where other agents are able to fill the gap and market weakness are addressed. Only six FBAs have graduated, which shows that the lead time for them to become independent of the project is quite long, which in turn calls into question if the target of 375 independent FBAs can be reached by the end of the project. The initial strategy of focussing mainly on the input provision may have hindered the folding out of the full relevance of the FBA, as initial indications show that the more successful FBAs offer a wider range of services.

Conclusion 8 - The project ambition is high in terms of the targets to be met given the relatively short project period and the skill-set required. The key target of 375 FBAs graduating by the end of phase II is unlikely to be met. The skill set required by the FBAs and the supportive project structures as well as the time scale for the nature of the transformation being attempted was under estimated.

Conclusion 9 - iDE has demonstrated a capacity to learn and adjust approaches. In response to rapid changes in the external environment, the project systematically and regularly identified and reflected over lesson learnt and adjusted their approaches.

Conclusion 10 - The monitoring and evaluation tools and approaches are strong but in practice full use is not being made of them. The design of the monitoring and evaluation systems is comprehensive, well-structured and linked to the theory of change. The monitoring system generates valuable data but it is not being exploited to empower the field officers and FBAs.

RECOMMENDATIONS

Recommendation 1 - Consider a no cost extension

This recommendation can be implemented, inter alia, by the following actions:

- Request iDE to make a proposal for a no cost extension
- Make an internal review of potential efficiencies based on the observations of this mid-term evaluation as well the earlier audit and organisational studies
- Bring in greater cost sharing by other donors and the private sector

Recommendation 2 - Accelerate recruitment and training of FBAs in particular female FBAs in order to reach project targets

This recommendation can be implemented, inter alia, by the following actions:

- Intensify the recruitment process and the peer to peer training of the FBA hub approach
- Take advantage of co-financing and extension of the approach through partnership with the World Food Programme led Farm to Market Alliance project which could close to double the number of FBAs

Recommendation 3 - Strengthen entrepreneurship skills of FOs, FBAs for the benefit of the farmers

This recommendation can be implemented, inter alia, by the following actions:

- Review the entrepreneurship training provided in Zambia and elsewhere (for example by the International Labour Organisation)
- Intensify the entrepreneurial training, adopting if found appropriate some of the techniques and approaches working elsewhere
- Make use of the Salesforce data to compare entrepreneurial success and provide feedback to field officers and FBAs

Recommendation 4 - Strengthen governance, oversight and project management

This recommendation can be implemented, inter alia, by the following actions:

- Consider once again to set up a light advisory board consisting of champions in the private and public sector as well as current and potential development partners
- Intensify supervision and day to day project management – leading to a more even (and higher) performance of field activities among different field officers; taking inspiration from well-functioning field officers

Recommendation 5 - Improve the use of the M&E tools and approaches including the impact and value for money assessments

This recommendation can be implemented, inter alia, by the following actions:

- Create dashboards of field officer and FBA performance based on the Salesforce and other data and make them available at the lower levels.
- Consider to outsource the next impact study in order to free resources for project management and obtain greater independence.
- Update the value for money assessments every year (once the impact study findings are available).

Recommendation 6 - Prioritise the establishment of partnerships that widen the adoption of the approach

This recommendation can be implemented, inter alia, by the following actions:

- Encourage a newly set up advisory board to trigger and support partnerships
- Intensify efforts to widen the current range of partnerships
- Clarify the circumstance under which the project and the FBA model offers a high value proposition

Recommendation 7 - Work on getting new donors and cost sharing mechanisms with the private sector and others

This recommendation can be implemented, inter alia, by the following actions:

- Encourage a newly set up advisory board to broaden the appeal of the project approach to potential donors
- Explore if, in the long term, the government systems are open to embracing some or all of the FBA approach
- Put forward a cost sharing rationale to ensure that partner projects, the private sector and others can see the value in contributing more to overhead costs.

2 Background

PURPOSE AND CONTEXT OF THE EVALUATION

The objective of the mid-term evaluation is to “*assess the relevance, efficiency, effectiveness and potential sustainability of the SHARED project and formulate recommendations as an input to upcoming discussions on how project implementation may be adjusted and improved*”.

The scope of the evaluation covers the first phase of the SHARED project that was implemented for two years (2014 to 2016) and the first year (August 2016 to July 2017) of the extended SHARED project. The expenditure disbursed under review for the period between 2014 and 2018 is SEK 33 million. The budget for the first phase of the SHARED project was 15 million SEK and the budget for the entire (3 year) second phase is approximately SEK 40 million. The Terms of Reference (Annex A) and the SHARED project reports and iDE Zambia website provide background detail on the project.

Box 2.1 SHARED objectives, rationale and results framework

The objectives of the SHARED project in both phases is to reduce rural poverty and promote livelihoods of farmers in Zambia by strengthening the role of the private sector service provision to the farmers through a network of farm business advisors (FBAs).

The rationale is that iDE identifies trains and coaches FBAs into becoming successful micro entrepreneurs, who in turn support their own network of client farmers in accessing inputs, advice, credit and markets. FBAs are incentivised by earning commissions and/or margins offered by partner suppliers, buyers and financial service providers. The project’s success relies on successfully engaging private sector firms in targeted value chains and supply chains to work with FBAs as an integral part of their business models for servicing the smallholder sector. SHARED 1 and 2 have been targeting two primary beneficiaries as follows: i) rural smallholder farmers living on less than USD 2 per day i.e. farmers that have a potential to engage in productive agricultural activity but restrained by one or more value chain constraints and ii) FBAs who are early adopters and entrepreneurs that for a profit can deliver last mile solutions to the rural smallholder farmers.

To put the SHARED approach in context, Annex E gives an overview of current models for supporting farmers in Zambia.

METHODOLOGY

A combination of five different approaches and methods have been used in this evaluation:

1. Analysis of the theory of change. A slightly reconstructed intervention logic is presented below with the clustered evaluation questions placed within the logical sequence from inputs

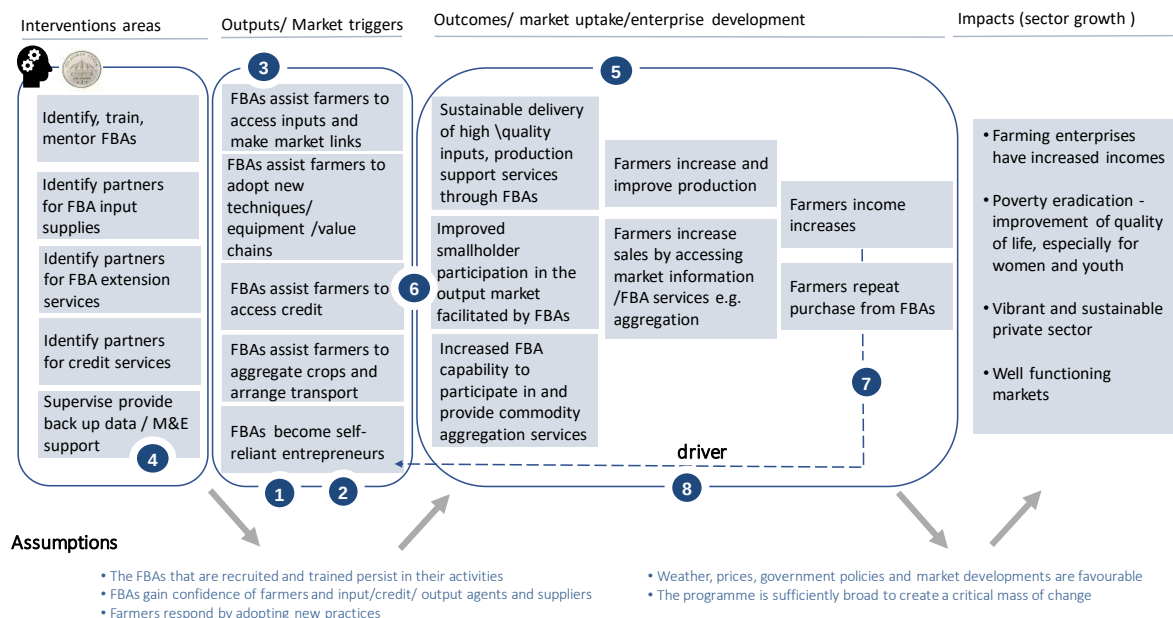
to impact. The evaluation questions are clustered around strategic relevance (relevance and impact), results (effectiveness, efficiency and sustainability) and cross cutting aspects. This shows that the questions are well-considered and test pivotal aspects of the intervention logic, particularly moving from inputs to outputs and from outputs to outcomes.

The ToR tentatively identifies nine overall questions with an additional 15 sub-questions.

An outline of a slightly reconstructed theory of change has been developed and shown in Figure 1.1. This theory of change is based on the schematic outline provided in the first-year annual report (May 2014-2015, p13) and referred to in the phase II business case for the extension project (August 2016-July 2019, p9). It also draws on the more elaborate SHARED extension result chains developed at aggregate and outcome level. More detail on the theory of change is given in section 3.2 of this report.

The questions from the ToR have been slightly adjusted, re-ordered, and complemented by a set of indicators. A more detailed presentation of the sources of data, methodology and instruments is available in the evaluation matrix presented in Annex D. The questions have been clustered under strategic relevance (relevance); results (effectiveness, impact and sustainability) and in a forward-looking manner under lessons learnt (see Figure 1.2).

Figure 2.1 Reconstructed theory of change and intervention logic

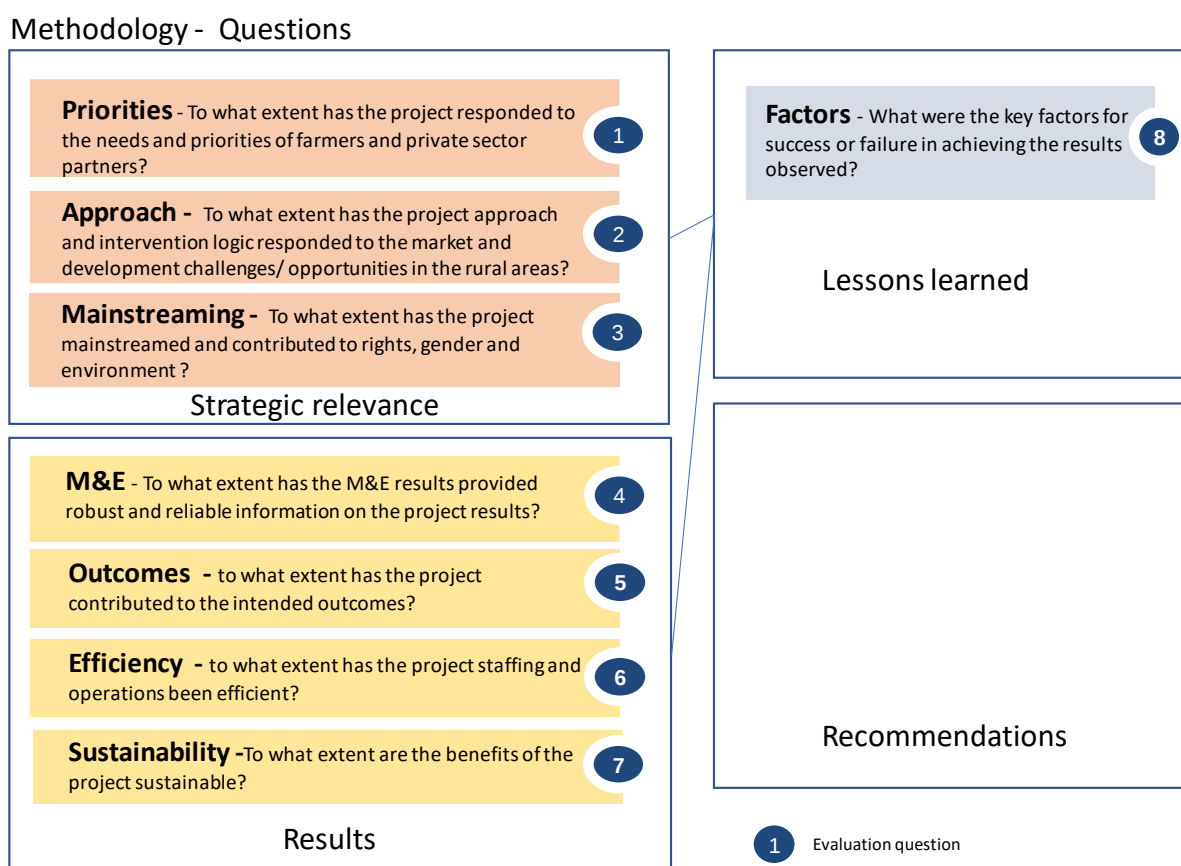


2. Analysis of results reported. Data was assembled based on the annual reports and data provided by iDE (see also Annex C).

3. Desk study and skype interviews with stakeholders. In the preparation phase, data was analysed and initial interviews conducted with key stakeholders (see also Annex B).

4. Selection, analysis and field testing of monitoring and evaluation system based on in-depth case studies. Spot checks of the reported results was conducted. In each district, a Focus Group Discussion (FGD) with FBAs was conducted around the exercise, including the KPIs for which FBAs collect data. The FGD was followed by an exercise in which each FBA was asked to transfer KPI values from their record books to the forms designed for the purpose, just as the values appear in their respective record books.

Figure 2.2 Clustering of evaluation questions



5. Country visit and participants interviews. Field trips were conducted in the beginning of May 2018, with a mix of key informant interviews, focus group discussions, and site visits. See annex D for the full methodology.

3 Findings

The evaluation is guided by an evaluation matrix with indicators (see methodology chapter on annex D). The sections that follow make use of the evaluation matrix and survey information to provide an assessment and judgement on each question.

Overview of progress at the time of evaluation

The project has reached over 51,000 farmers, through the FBAs recruited. While the cost per FBA is high, the cost per farmer has decreased considerably due to the high number of farmers reached.

Table 3.1 Outreach and unit costs (latest figures at time of the mid-term evaluation)				
	Phase I	Phase II)	Status May 2018	Goal end phase II (July 2019)
Budget	15 mill SEK	40 mill SEK (budget)	33 mill SEK (Expenditure by April 2018)	55 mill SEK
Duration	June 2014 – June 2016	August 2016 – July 2019	-	-
Number of farmers reached	19,914	31,872	51,786 (January 2018)	72,731
No of FBAs recruited	217	150	367	-
No of FBAs active	190 (14% women/ 15% youth)	94	284	375 (20% women/ 20 % youth)
FBA Drop out	27	56	83	-
No of graduates	1	5	6	375
Cost per active FBA	79,000 SEK	-	116,000 SEK	194,000 SEK (of total budget)
Cost per FBA recruited	69,000 SEK	-	90,000 SEK	-
Cost per farmer reached	753 SEK	-	637 SEK	Goal: 1375 SEK
FBA earning (average per FBA accumulated)	6958 ZMW	-	16,866 ZMW	-
Farmer income (Average change in total net income)	(USD 202)	-	2437 ZMW (USD 234)	3000 ZMW (USD 288)

Earnings for both the FBAs and the farmers has increased during the project, and the projects farmer income target should be within reach.

A. STRATEGIC RELEVANCE

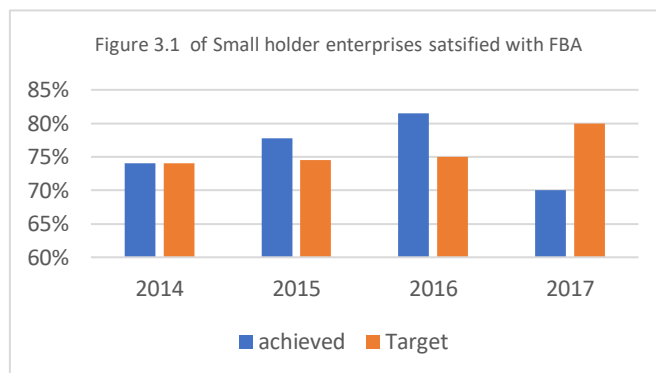
Q 1 - PRIORITIES - To what extent has the project responded to the needs and priorities of farmers and private sector partners?

Summary

- Farmers expressed satisfaction in the FBA services that the project has supported.
- The project was participatory and engaged with farmers to understand their needs.
- Potential conflicts of interests in FBAs providing advice to farmers were managed.
- The project has not yet been able to respond to farmer credit and transport needs.
- The project has empowered FBAs and provided training, back-up and monitoring.

Farmers expressed satisfaction in the FBA services that the project has supported. Surveys

carried out by the project indicate a high degree of satisfaction with over 70 percent of smallholder enterprises expressing satisfaction with FBA services (see figure 3.1). There has however been a drop in satisfaction level recorded in 2017 perhaps as a result of the difficult 2016/17 season where farmers adopting soybeans as advised by the project suffered losses. These findings were confirmed by the fieldwork carried out by the evaluation team where farmers noted that FBAs had been helpful. Farmers particularly noted that in contrast with government extension services, the support was timely – extension support and inputs were available when needed and when they fitted the agricultural calendar. Other external projects and support efforts such as Musika and the government extension system itself also acknowledge the role of the project in reaching out to the farmers in the last mile.



The project was participatory and engaged with farmers to understand their needs. The FBA training material included a module on how to work with farmers, which FBAs found useful. It was observed during fieldwork that the FBAs were well-known by the farmers. Farmers confirmed the relevance of the FBA services noting in one case “*he (the FBA) has helped to identify diseases in tomatoes and the type of spraying needed to save the crop*” (Chongwe farmer – G3). The SHARED project updated the training manual and modules to reflect farmer demands, for example, where livestock or irrigation was of interest more attention was given to these topics.

Potential conflicts of interests in FBAs providing advice to farmers were managed. There is a danger that FBAs promote products and services that provide the greatest commission rather than those that are in the farmer’s best interest. The evaluation team did not find any evidence that this has happened. It appears that farmers have sufficient access to price and other information that can be used to check the FBAs’ advice. The FBAs are trained that advice that benefits the farmers is the best security for a sustainable business. As many FBAs are lead

farmers and members of a tight knit community there is also an element of group loyalty that guards against abuse and misguidance.

The project has not yet been able to respond to farmer credit and transport needs. Credit and transport services are among the most crucial needs of the farmers. Farmers are understandably reluctant to release their crop before they have the money and buyers are reluctant to pay before they get the crop. In many areas this has led to a stalemate with expensive transport combining with inadequate access to credit by farmers and FBAs. Credit constraints in particular are affected by the macro-economic environment, which is beyond the scope of the project. Similarly, transport constraints are not easy to change particularly in remote areas with low population densities. Nevertheless, the project can and does aim to ease the constraints. However, so far the FBA model promoted by Shared has not yet succeeded in bringing about change although a number of options have been tried. Phase II introduced Smart subsidies that aim, for example, at providing subsidised bicycles for female FBAs and a stock guarantee systems in order to respond to farmer and FBA needs by lessening the credit and transport constraints. These efforts were started late and have not always succeeded. However much has been learnt and adjusted approaches are starting to show promise.

The project has empowered FBAs and provided training, back-up and monitoring. The

primary priority of the private sector, as represented by the FBAs, is to establish a profitable and sustainable enterprise. The project provided training in enterprise-related skills although this is relatively light as it is only a minor part of a one-day course. The major intervention has been the continuous follow up support and coaching provided by the field officers. This has included support to perfecting the record book of sales as well as support to linking with stronger market players such as input suppliers, equipment stockists and produce off-takers and buyers. The FBAs met by the evaluation team expressed satisfaction with the support provided. For example one FBA expressed how he follows the guidance of iDE to convene meetings with the farmers to understand their needs, and he was pleased with the support of the field officer “*she advises me and helps me*” (R18). The statistics on the value of inputs and equipment sales through FBA linked supply chains shows a steadily increasing trend (Figure 3.2) as does the value of participating FBA sales per client (figure 3.3). These figures indicate that the project support has been effective in increasing the profitability of the FBAs.

Figure 3.2 Value of inputs, and/or equipment flows through FBA linked supply chains. (ZMV million)

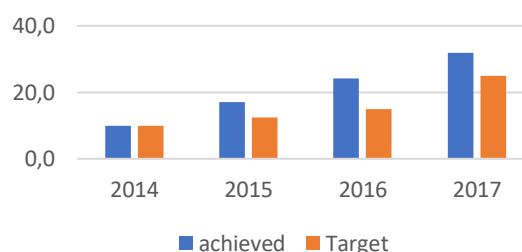
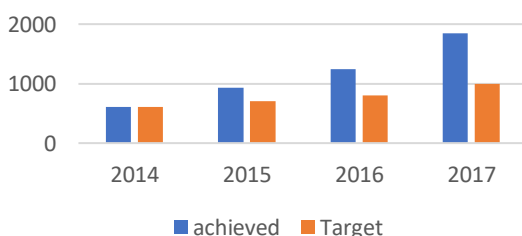


Figure 3.3 Value of participating FBA sales per client (ZMV).



Q 2 - APPROACH - To what extent has the project approach and intervention logic responded to the market and development challenges/ opportunities in the rural areas?

Summary

- The project took place in a fast-changing market situation that changed the opportunities open for FBAs.
- The value proposition to other partners was initially not strong but more recently the project has developed promising cost and risk sharing mechanisms.
- The overall and continuing rationale of the FBA model is open to question although there is broad acceptance that the model has a niche in serving the last mile.
- The project has been rigorous on not providing distortive allowances or graduating FBAs too early.
- The project regularly identified and reflected over lesson learnt and adjusted approaches.

The project took place in a fast-changing market situation that changed the opportunities open for FBAs. Since 2015, private sector suppliers of inputs such as seed, fertiliser and chemicals have intervened strongly in the market. A large number of well-resourced companies are now promoting their products at the local level, participating in promotion shows at district and local levels as well as running roadside and onsite demonstrations. In some cases, competing companies are running “side by side” demonstrations that compare different products. Farmer training, extension and farmer support is provided. Not all developments are negative for the FBAs as the entrance of the new players and the acceleration of the Farmer Input Support Programme (FISP) and farmer e-vouchers have the potential for expanding the business base of the FBAs as they become registered e-voucher dealers or sub-agents to the larger players. However, there is always in this market chain, a tendency to cut out the intermediary role of the FBA and engage directly with farmers and farmer groups where the population density and profitability is high. In some cases, the business prospects of the FBAs have been undermined, as noted by one field officer *“the profitability of our FBAs has been eroded (R15)”*. These developments threaten to undermine the SHARED FBA approach or at least curtail it to only operating where the inherent profitability in providing services and support is below the level that is attractive to the larger players.

The value proposition to other partners was initially not strong but more recently the project has developed promising cost and risk sharing mechanisms. As the market situation changed, the SHARED project needed to increasingly find ways of working with other partners such as suppliers and off-takers. The project found, in the way it was originally designed, that it had had little concrete to offer in the new market situation. The smart subsidies were a response to this situation, which allowed risk on especially credit to be shared. However, the operation of the smart subsidies has proven to be complex and resource demanding and stretched the capacity of iDE and its partners. For example, the stock guarantee arrangement in

the North West Province with MRI did not work with 7 of the 9 FBAs defaulting. A major reason was that MRI and iDE did not have appropriate risk management and credit procedures in place. More recently, as FBAs have grown in maturity, there are indications that the larger private sector players are open to cost sharing arrangements on FBA support and training. An example of mutually beneficial cooperation is the linkages established with Vision Fund where the Shared project has catalysed loans for over 200 farmers in Chongwe district – in the words of the Vision Fund branch manager “*we had given up lending in Kanakantampa but the Shared project helped to identify groups of farmers who were credit worthy and now we have over 200 loans active which have benefitted the famers as they are now able to purchase irrigation and other equipment*” (R12). In turn, the field officer involved reported that the relevant FBAs were likely to benefit from a demand for increased orders for inputs, transport and other services. There was also evidence of the project being able to offer value for the Conservation Farming Unit where FBAs were instrumental in sourcing ripper tillage equipment following promotion by the Conservation Farming Unit. Musika which offers matching grants for agricultural investments also expressed that the Shared project “*offered a valuable bottom-up link to the farmer level*” (R10) for the interventions that they were supporting.

The overall and continuing rationale of the FBA model is open to question although there is broad acceptance that the model has a niche in serving the last mile. Other more powerful market players (with transport and credit) are moving in where the profit potential is high. As noted earlier this threatens the FBA model. In contrast, the poorer more remote areas are unlikely to be a viable base for FBAs as there is not enough potential profit to sustain the FBAs. Thus, the concept is squeezed between the two situations. A fact, well-recognised by iDE. Nevertheless as noted by iDE “*our model has a place in serving the last mile in areas where the farmers are poor but viable*” (R3). The value was also confirmed by a local government official cooperating with the project, stating that “*the FBAs are a very good arrangement – products get sold where the farmers are... before farmers would need to travel 70 kilometres*” (R11). It is difficult to categorise how large this potential market is but it is not likely to be less than half of the approximately 1.6 million smallholder farmers in Zambia. Ultimately as appreciated by iDE, the FBAs are a means to an end not an end in themselves, so the model is open to change. A dynamic approach is needed in adjusting the model and ensuring it is rolled out where it is likely to be successful. The adjustments that appear to have potential, and seem to be working well where tried, so far are: i) piloting and providing smart subsidies where needed; ii) working with upstream larger-scale actors such as the commercial suppliers; iii) have exit and withdrawal plans in place where the FBA model is no longer viable.

The project has been rigorous on not providing distortive allowances or graduating FBAs too early. This is to the credit of the project and can go some way to explaining progress that is behind the target values. It is important that the approach is not undermined through subsidies that are then difficult to reverse. At the same time too rigid or dogmatic an approach is likely to stall progress all together. The project has achieved a good balance through its smart subsidies and operational adjustments such as the offer to pay transport on the return journey for FBAs attending training - provided they pay for the journey to the venue. Similarly, it is positive

that the project has been rigorous in not graduating FBAs too early just to reach targets. This would ultimately backfire as the FBAs collapse in the absence of needed support.

The project regularly identified and reflected over lessons learnt and adjusted approaches. The project has a set of powerful data and statistics tools and a network of field officers that ensure that it has the information on which to appraise performance and seek adjustments in the approach where needed. Instances of this include the adoption of a tier system for FBAs and later the development of hub support structure to aid peer-to-peer learning. The recruitment strategy has also changed with a shift towards recruiting higher level FBAs that already have shown some level of entrepreneurship such as running a shop.

Q3 Mainstreaming - To what extent has the project mainstreamed and contributed to rights, gender and environment?

Summary

Gender:

- Gender mainstreaming systems are in place and being implemented
- The project is only just over half way towards achieving its target of 20 percent female FBAs
- The female FBAs are reported to be more successful, but the mentoring demands more resources
- The draft impact study indicates that the project has not been more successful in reaching out to women than the control group

Environment:

- The project introduced environmental considerations in the farming in a pragmatic way, driven by efficiency incentives for the farmers
- The iDE recognises that correct use and management of agrochemicals and residues is an ongoing concern – protective gear was only rarely available at farmer level – the continuous support and training of FBAs and farmers that is needed was absent

Rights based perspective:

- A human rights-based approach is implicitly a part of the approach but not reported on explicitly

Sida policy – other points: Youth:

- The project is endeavouring to target youth but has found it challenging
- Youth have responded well to advanced technologies such as mechanised farming and solar pumps

Gender:

Gender mainstreaming systems are in place and being implemented. The project has managed to gender disaggregate almost all indicators in the M&E system and a full-time gender coordinator is in place. iDE's M&E system has been developed with the gender dimension in mind, and the data is gender disaggregated wherever possible. The project made a thorough

gender analysis and action plan, which is being implemented. In phase II (March 2017), the SHARED project made a thorough gender analysis and action plan with a quite ambitious action plan. It was however somewhat late in the life of the project (year 2 of phase II). The action plan has been converted into a country office action plan and action plans for each of the five provinces. The gender coordinator (also responsible for youth) has a well-defined work plan of activities and series of recommendations/actions have been identified for each province and are under implementation. The project held a gender and social inclusion training early 2018 for both the field officers as well as for 10 different cooperating partners, such as input suppliers and microfinance institutions.

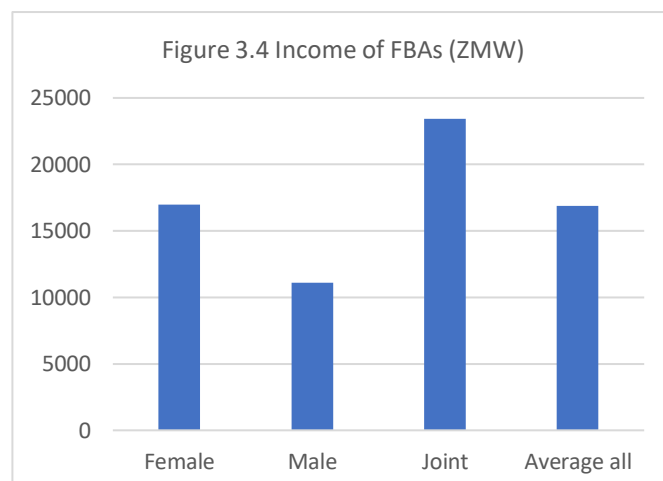
It is positive that iDE is pursuing partnerships with organisations that are working with Women and Youth groups, from where they seek to identify and recruit suitable FBA candidates. This was for example done through the local department of the Ministry of Community Development, to whom iDE took contact. Based on their recommendation iDE brought on board two women groups working with development of tomato plant seedlings as well as produce sales to a canning factory (R7). Moreover, iDE has deliberately selected and promoted value chains that appeal to female farmers, such as groundnut and horticulture.

The project is only just over half way towards achieving its target of 20 percent female FBAs. The recruitment strategy of iDE aims to reach female farmers through measures such as smart-subsidies (matching grants to improve mobility, credit with the planned stock guarantee scheme). However, these measures by themselves are probably not enough to reach the target. There are currently 40 female FBAs so the outreach to FBA candidates will need to be strengthened considerably to reach the 20 percent target, i.e. 75 female FBAs.

According to a female field officer (R17), the female FBAs seem to have a catalytic effect in terms of outreach to female farmers, due to the cultural dimension and the negative dynamics of a male FBA serving a female farmer. Hence, the low number of female FBAs is possibly a missed opportunity as more female FBAs may have been instrumental in reaching more female farmers and serve them better. At beneficiary level out of the total number of smallholder farmers reached (51,786 farmers), the project reports to have reached 19 percent female headed smallholder farmers at farmer level, and 36 percent females in joint/family small holder farmers at farmer level³, which is a reasonably good share.

³ According to the SHARED semi-annual report august 2017 – January 2018.

The female FBAs are reported to be quite successful, but their mentoring demands more resources. When looking at the data on income, an interesting pattern is emerging. As depicted in figure 3.4, the female FBAs are earning more than their male counterparts, and the joint operations with more man and wife involved seem to be the most successful (although it is the income deriving from the work of two people). So even if more resources are needed to mentor the female FBAs the evidence is that it is a valuable investment, given the better track record, and likely better outreach to female farmers.



The draft impact study indicates that the project has not been more successful in reaching out to women than the control group of farmers not targeted by the project. In 2015, iDE launched a survey to measure women's perceptions of involvement in productive agriculture and marketing, applying the so-called Women's Empowerment in Agriculture Index methodology. The first survey constituted the baseline, but the expected 2017 follow up study was not done, but instead replaced by the impact survey. It was however surprising to learn that the project has not been more successful in reaching out to women compared to the control group.

Environment:

The project introduced environmental considerations in the farming in a pragmatic way, driven by efficiency incentives for the farmers. An Environmental Impact Monitoring and Mitigation Plan was formulated in connection with the preparation of phase II, and is being monitored. iDE subcontracted Conservation Farming Unit to train the FBAs who in turn guided the farmers on conservation techniques (minimum tillage, water conservation etc). It was a sound approach with the focus on self-sustaining methods, based on the philosophy that methods of the conservation farming will be more profitable, so once it has been demonstrated the farmers will carry on with the farming methods. In Mazabuka, there was an example where the farmers who had applied the techniques had been less vulnerable to the drought in January (R15). The SHARED project introduced more drought-tolerant varieties and is about to launch an initiative on drip-irrigation. As such, the project also contributed to reducing vulnerability to climate change.

The iDE recognises that correct use and management of agrochemicals and residues is an ongoing concern – protective gear was only rarely available at farmer level – the continuous support and training of FBAs and farmers that needed was absent. Correct use of agrochemicals is a concern that is well-recognised by the project, and it is appreciated by the project that the risk can be mitigated by continuous support and training of FBAs. When asked about the environmental concerns, both farmers and FBAs explained that they have been taught

how to dispose of containers, which is positive. Spraying has been introduced as a service offered by the FBAs, and some FBAs provide spraying services with proper protective gear. There were however examples of farmers spraying without proper protection. One lady in farmer focus group discussion in Mboole (G7) explained that she had bought chemicals and rented the sprayer from the FBA but did not use any protective gear – such safety gear was not part of the package that the FBA rented out. A staggered consultancy support on occupational health and safety was planned but has not yet been carried out.

Rights based perspective:

A human rights-based approach is implicitly a part of the approach but not reported on explicitly. The project has not sought to apply a rights-based approach explicitly, although relevant elements thereof are present in the project. The findings of the phase II Sida appraisal⁴ in terms of a rights-based approach still holds true, namely that the project increases the small-holder farmers participation in markets, which is particularly relevant for women who traditionally are even more marginalised in terms of decision-making and access to productive resources. The evaluation observed that the project promotes and seeks to instil participatory approaches, with consultations and dialogue between the FBAs and the farmers communities. There were however, exemptions in the sample met in terms of the degree of participation and communication between FBAs and farmers. For example, when discussing the most binding constraints with a farmer focus group in Mboole (G7), the greatest challenge for the farmers was agreed by the group to be the access to irrigation equipment, but the group had not discussed this with the FBA. Nevertheless, the evaluation team saw no indications of inequalities being created or made worse and overall finds the approach seeks to reach farmers without discrimination.

In 2015, the project carried out an assessment of the situation of the farmers, their needs and access to inputs and services, as well as their relationship with the FBAs, the so-called human-centred design (HCD) methodology. In this study, the voice and concerns of the farmers were analysed but there is limited evidence of how this has translated into the design of the interventions and training the FBAs and field officers. The study identified many challenges for the farmers, including aspects pertaining to access to finance, products and advisory services as well as how they saw the FBAs and how the role of the FBAs ideally should be to assist the farmers. In turn, the findings were used to define the ideal role of the FBA in terms of how they can support the farmers and identified shortcomings where the operating FBAs did not fulfil the desired role vis-à-vis the farmers. Therefore, although the voice of the farmers may have been taken into consideration, the long wish list of what an FBA should be able to deliver was in most cases unrealistic. The FBAs do increase access and participation but cannot be expected to play more than a limited catalytic role in promoting the rights of the farmers.

⁴ Sida/The Swedish Embassy Lusaka, Appraisal of Intervention, 2016.

Sida policy – other points:**Youth:**

The project is endeavouring to target youth but has found it challenging. iDE and Sida agreed to strengthen to focus on youth, because of the high levels of youth unemployment and to align with Sida’s policy to strengthen the focus on youth. Young people, however, tend not to be attracted to agriculture, considering it “for older people and dirty” (R7). Nevertheless, in its Impact Survey (2017), the project reports to have reached 28 percent young people at farmer level, so the target of 20 percent of farmers being young has been exceeded.

At FBA level, iDE has defined a target of reaching 20 percent youth FBAs - age 18 to 35 - in the project and has managed to reach 38 young persons⁵ of which nine are still enrolled in the first training period. As expressed by one iDE respondent: “*we (iDE) are not experts in engaging youth*” (R9) and a strengthening of the efforts is needed if the target of 20 percent youth FBAs is to be reached.

The youth has however responded well to advanced technologies such as mechanised farming and solar pumps (R20). As a relatively new initiative within the project, iDE is now seeking to identify youth groups and work with them jointly to engage them in farming as a business, which is laudable. iDE has identified that interest of youth lies in “*technologies that are either labour saving and/or bring quick cash returns*”⁶. They have hence sought to identify suitable activities such as engagement as service providers in output marketing and suppliers of seedlings and innovative equipment, which is likely to be instrumental for attracting more youth.

⁵ Semi Annual report April 2018.

⁶ Annual report 2017 (August 2017)

B. RESULTS

Q 4 - M&E SYSTEM - To what extent has the M&E results provided robust and reliable information on the project results?

Summary

Some changes below to reflect final decision on changes to bold text.

- There has been improvement in data collection and dissemination in the last 3 years since the use of the Salesforce software.
- The design of the M&E Systems is comprehensive, well-structured and linked to the theory of change
- The key performance indicators were largely appropriate and well thought through
- There is clear use of the information generated by the M&E system by national level iDE
- The M&E System does not provide feedback and information at the field officer and FBA level

There has been improvement in data collection and dissemination in the last 3 years since the use of the Salesforce software. Considerable progress has been noted in the quality of data since the introduction and use of the salesforce software and data collection tablets 3 years ago. Data capture and transmission have been made a lot easier, are done in real time and summation of data is automated. This has not only reduced human error but has also increased data precision. One of the iDE senior managers during one of the meetings underscored this point by citing the following: “...data quality has improved in the past 3 years and its capture has been made a lot easier due to the use of the salesforce software. However, we still have a number of areas requiring improving, especially related to quality checks” (R3). The M&E spot-check field visits revealed that Field Officers talked to were well-versed and confident about the use of the tablets and navigation through the salesforce software.

There was an absence of supervisory and quality check visits by the national level M&E office to the sub-national level, resulting in a lost opportunity to further improve the quality of the M&E data. For instance, the data collected by the field officers from FBAs is periodically poorly aligned with the global data collection system, and the evaluation team found quite a few discrepancies, which could have been identified at an earlier stage. One contributing factor to this was limited human resource capacity as only one position (M&E Manager) is filled instead of two (the other vacant position one being the M&E Director).

The design of the M&E System is comprehensive, well-structured and linked to the theory of change. The M&E Framework was well designed, conforms with best practice and guided by a well-structured monitoring and evaluation plan. The indicator reference sheet is elaborate and includes key variables such as: indicator definition; unit of measure; rationale for using indicator; baseline value; data source, and; frequency. Such clarity and comprehensiveness in the design of the M&E system facilitated the following: (i) the understanding of Key Performance Indicator (KPI) data which was to be collected by the FBAs. All the FBAs were able to articulate the kind of KPI data they were required to collect which they recorded in their respective record books; (ii) clarity by the field officers on what they were expected to capture at

district level. The field officers could articulate all the key variables they were required to collect data for as well as those variables whose data they were expected to aggregate before transmitting. (iii) User-friendliness at national level. The team had the opportunity to navigate through the database without much help from the M&E Manager.

The data being collected is sufficient to address and inform the various levels of the theory of change, ranging from input to output to outcome and to impact.

The Key Performance Indicators were largely appropriate and well thought through. The KPIs have been arranged in accordance with the objective hierarchy thereby providing a logical flow from activity, to output and outcome level. KPIs that are linked to outputs are grouped at an appropriate level and likewise those KPIs linked to outcomes are placed at an appropriate level. The indicators were carefully developed in such a way as to sufficiently measure the performance of each of the five main pillars of iDE (inputs, credit, equipment, output marketing and other services). Under each pillar, appropriate and the right number of KPIs were targeted. The KPIs are easy to understand, specific and measurable. It is also easy to understand the meaning of each KPI as well as how to analyse how they are constructed and what they show. Two key areas that are not reportedly on in annual reports clearly, (although the data is available through the sales force system) are the: i) the cost of training per FBA and ii) the annual income per FBA.

Information generated by the M&E system was used by national level iDE and partner organisations. There were a number of uses of KPI data at national level including the following two as illustrations:

First, to determine when FBAs should graduate up the tier level. The measurement of performance of the various FBAs across the three main FBA categories heavily depends on the M&E information. For instance, the income thresholds linked to each FBA category and how the various FBAs are performing in relation to those thresholds depends on income information generated by the M&E system. Consequently, the decision to graduate which FBAs is determined by income levels reached, which information is provided by the M&E system.

Second, input suppliers based at national level with a presence at sub-national level have used the M&E information to assist them in appreciating which districts and specific locations within each district have FBA/Agro-dealers trained by iDE. Upon interacting with some of the FBAs who have proved honest and hard-working, seed suppliers have been able to increase their sales in those localities through input credit arrangements the companies have made with such FBAs. A case in point is MRI, Pioneer and Pannar seed companies who have been able to penetrate the Bbampu market in Siamunga, Pemba district by entering into input credit arrangements with a high performing FBA. The seed companies supply the FBA with various vegetable seeds and maize seed to take advantage of the seed demand created by the 1,500 small scale farmers in the area who are involved in irrigated green maize and vegetable production.

However, the M&E System does not provide feedback and information at the field officer and FBA level. Notwithstanding the good data and information, the M&E system generates at sub-national level for on-ward transmission to the national level, the system did not have a database of the most useful information to field officers, FBAs and farmers at district level. In this regard, the system does not include an effective feedback mechanism that motivates and incentivises Team Leaders, Field Officer, Farm Business Advisors and farmers, to greater performance. This has resulted in a lost opportunity for higher performance levels based on self-motivated actors (particularly field officers, FBAs and farmers) who would learn from each other, from other communities within the same district as well as learn from other districts and provinces.

In principle, feedback is expected to bring about the following positive results. *First*, the team leaders, field officers, FBAs and farmers who are good performers will be encouraged to continue to do well and even better as they appreciate from the information given that they have the best performance. *Second*, those whose performance is below expectation will feel embarrassed, a factor which will drive them to work harder.

Feedback will also serve as a rationale for experience exchange visits. Field officers, FBAs and farmers will want to learn from those who are doing better than they are in certain areas which have been a challenge to them. As such, the visits will be focused and well-informed, resulting in value addition.

Q 5 - OUTCOMES- to what extent has the project contributed to the intended out-comes?

Summary

- Positive change notable at household level responding to the overall objective of the project
- Provision of inputs and production support services by FBAs to farmers has improved (outcome 1)
- Farmer participation and output market development has been disappointing (outcome 2)
- FBA capacity for product aggregation has been disappointing – particularly due to constraints in credit and transport (outcome 3)
- Partnership with others (WFP/Vision fund/others) has shown potential to strengthen achievement of outcomes 2 and 3 at scale

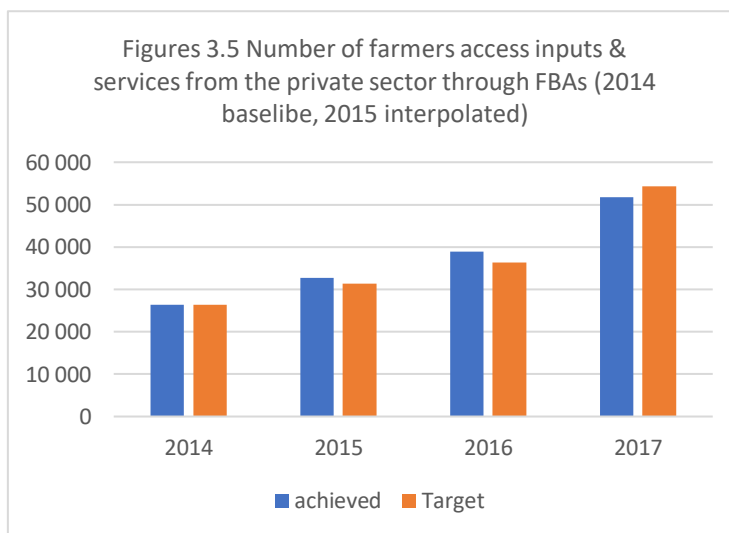
Positive change were achieved at household level which supported attainment of the overall objective of the project. Using difference-in-difference approach adopted by the project, household average annual income has improved from baseline (2014) to 2017 by more than

ZMW 2,400.⁷ The difference in difference method makes it plausible to conclude that this increase was on account of an improvement at household level in a number of services (and other variables) accessed by farmers through the FBAs. Three of these are worth noting (as presented in the next sections); (i) access to inputs; (ii) output sales through FBAs and (iii) access to market information. Each of these is discussed in succession.

Notwithstanding the positive increase in the average household income level between 2014 and 2017, a test (such as the chi-or other test) on the statistical significance of this increase would have provided more insights. Such a test was not undertaken. In addition, the methodology used for the impact survey to determine average annual household income depended on recall and self-reporting. The use of other approaches to confirm or spot check household income were not used. Such methods could have included: (i) Collection of household average production figures as well as productivity (crop yields per hectare) by crop, average household crop sales as well as unit prices; (ii) Collection of household annual expenditure on important items including; food, education, farm inputs and health. The use of these methods would have served the purpose of verifying the annual household income obtained by the method used for the impact survey.

Provision of inputs and production support services by FBAs to farmers has improved (outcome 1).

There has been a considerable improvement in *access to inputs* by smallholder farmers as evidenced by Figure 3.5. In 2014, a little more than 25,000 smallholder farmers accessed farm inputs. This number increased to just over 50,000 in 2017, an increase of just over 100 percent during the period under review. Focus Group Discussions with smallholder farmers conducted during the field visits confirmed this improvement. The majority of farmers cited improvements in the supply of vegetable seeds (various types), seed maize, fertilizer, pesticides and veterinary drugs.



All farmers spoken to through focus group discussions during field visits cited how they had benefited from improved production support services offered by FBAs. The production support

⁷ SHARED 2017 Impact Survey Summary Draft Report.

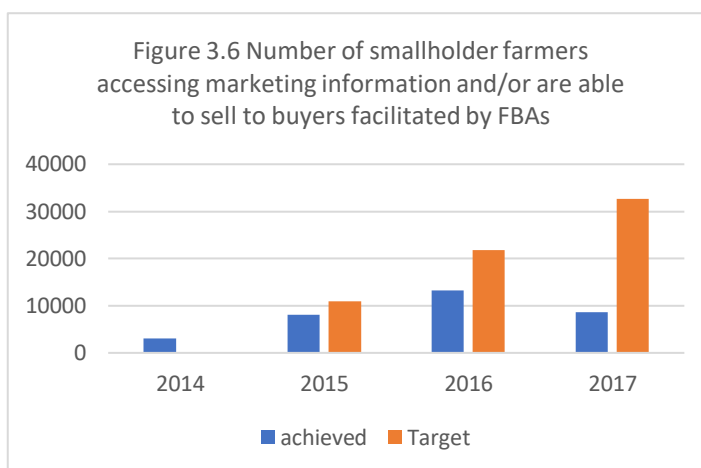
services offered by FBAs which were cited by farmers include: (i) identification of diseases and pesticides; (ii) information on how to treat various diseases and pests; (iii) linkages to credit facilities; (iv) linkages to irrigation equipment, and; (v) crop husbandry such as planting time, spacing, weeding and seed rates. One farmer gave an example with the incident of cat worm in their tomatoes, explaining that *“I presented it to the FBA who identified the supplier [who could provide the appropriate insecticide] and it is coming today”* (G8).

There was an increase in the number of smallholder **farmers accessing market information/able to sell to buyers through FBA facilitation** from 500 in 2014, rising to 13,000 in 2014 before declining to about 8,000 smallholder farmers in 2017 (see Figure 3.6).

Farmer participation and output market development has been generally disappointing (outcome 2).

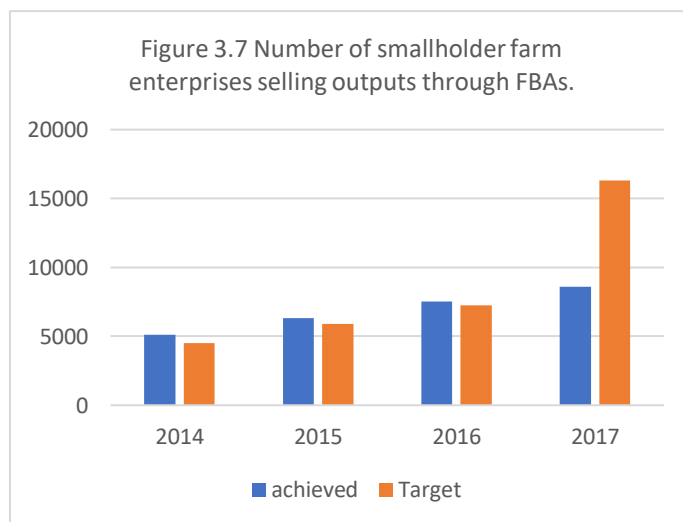
Focus group discussions and key informant interviews with FBAs and farmers revealed that farmers had managed to produce a marketable supply which in all but one case they took to the market by themselves. For instance, asked whether he plays any role in facilitating farmers to sell their produce to the market, one FBA Mazabuka had this to say in response: *“....no I don’t facilitate any farmer to do that. Farmers take their produce to the market by themselves...”* (R16). This finding confirmed more generally the observations made by iDE that transport still remained a major issue for marketing of produce except in Chongwe where one FBA facilitates the transportation of farmers’ produce using his small car (sedan) at a fee.

The extent of farmer participation in output market as well as market development was far below potential. In all the districts visited, farmers cited market access as one of the greatest challenges they are currently facing. Where there has been interventions towards improving crop market for specific crops such as cowpeas (for instance by World Food Program in Southern province), such interventions have not been sustained in subsequent years resulting in considerable disappointment by farmers. The high transportation costs of farm produce to the market was cited as one of the major challenges farmers faced in all the districts visited. The wooden box experiment was tried in Chongwe district by at least two of the farmer business advisors talked to in order to facilitate easier transportation of tomatoes by farmers to the market at a cost of 2 ZMW per box. It was only a partial success and is not being continued as one of the planned interventions.



FBA capacity for product aggregation has been disappointing – particularly due to constraints in credit and transport (outcome 3). The number of smallholder farmer enterprises *selling their outputs through FBAs* increased from just over 5,000 in 2014 to about 8,500 in 2018 (see Figure 3.7). FBAs had begun to aggregate produce from smallholder farmers thereby making it easier to sell though the level of aggregation was considerably low. This finding was confirmed by the Southern province acting team leader.

However, the capacity for product aggregation by FBAs was inadequate (i.e. where the FBA is not a dealer but a facilitator or mediator). All FBAs talked to through focus group discussions as well as key informant interviews during field



visits cited lack of credit to put up storage facilities (to facilitate aggregation of farm produce) as well as credit to facilitate procurement of appropriate vehicles for transporting farm produce as daunting challenges they were facing. These two challenges were cited by all the FBAs as well as the three out of six graduate FBAs talked to. For instance, FBAs in Pemba, Mazabuka and Chongwe districts all cited need for credit to procure transport and construct aggregation facilities as key to their graduating and be able to stand on their own without any iDE support.

Partnership with others (WFP/Vision fund/others) has shown potential to strengthen achievement of outcomes 2 and 3 at scale. A key informant interview with a Vision Fund (senior manager showed that through iDE, Vision Fund had been able to re-enter the Kanakantampa market (involving 400 smallholder farmers) which they had abandoned in 2015 on account of poor loan recoveries. Following training in entrepreneurship and business skills of community members in Kanakantampa by iDE, VF is now back, targeting nearly 200 farmers in 6 groups. Before iDE intervention, the default rate in Kanakantampa was 50 percent. Following iDE intervention, the default rate was reduced from 50 percent to 7 percent. Access to credit through Vision Fund has enable smallholder farmers to be able to increase their production through acquisition of farming inputs as well as irrigation facilities.

The World Food Programme (WFP) through its Farm to Market Alliance programme has partnered with iDE to train an additional 250 rural aggregators. WFP promotes business registration of FBAs and the hub approach which creates a safety net for weaker FBAs. Among others, this partnership will: (i) accelerate capacity building of weaker FBAs leading to more of them graduating; (ii) increase input and production services to the smallholder farmers which in turn will lead to increased production and productivity, and; (iii) Improve market access of smallholder farmers through FBA aggregation efforts.

Q6 EFFICIENCY - to what extent has the project staffing and operations been efficient?**Summary**

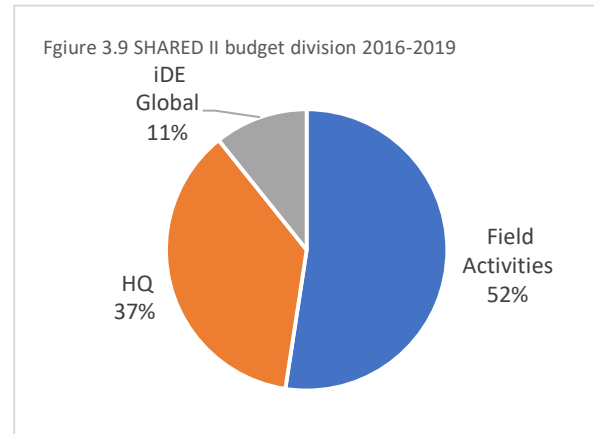
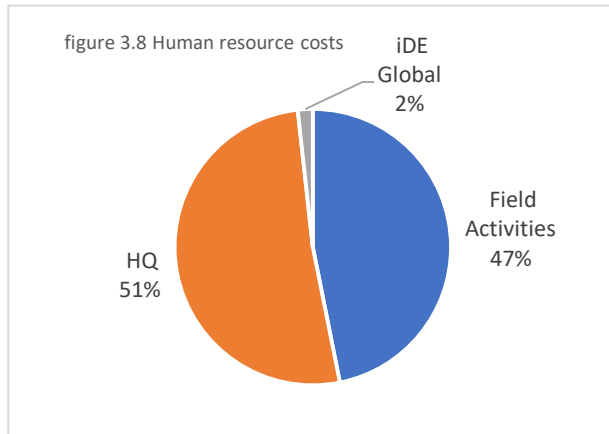
- **The project had a slow start and has not disbursed funds as foreseen.**
- The value for money analysis is a valuable tool for measuring and guiding efficiency but has not been used as foreseen.
- Measured by the cost per FBA trained the project is expensive.
- The cost structure is top heavy - management, project supervision and productivity have scope for improvement.
- In the absence of other iDE projects, the SHARED project is having to bear a large proportion of the country office.
- The audit reports and management responses indicate that systems were largely in place with an active response by iDE Zambia on issues raised.
- The funding and staffing environment has not been stable.

The project had a slow start and has not disbursed funds as foreseen. From the budget of SEK 40 million for phase II, only SEK 17.8 have been disbursed. There are therefore SEK 22.2 million remaining for the last year which at the current rate of implementation are unlikely to be spent. This creates an inefficiency in terms of late delivery of results but also in terms of overhead costs as fixed costs are incurred over a longer period leaving proportionality less for operational expenses in the field. Field operations account for 47 percent of the 3-year budget for phase II, headquarters for 51 percent and iDE global operations for 2 percent. With delayed disbursement, this is likely to translate into a higher proportion of headquarters and iDE global costs.

The value for money analysis is a valuable tool for measuring and guiding efficiency but has not been used as foreseen. The value for money analysis with its reporting on the cost benefit ratio of the project is an ultimate test and measure of the efficiency of the project. A good start has been made but refinements are needed such as a clearer explanation of the assumptions and the use of the “difference in difference” values for the increase in farmer income. In reality, partly due to the delay in the impact study the value for money has not been updated since the presentation in the business case for Shared phase II. It is noted that the value for money for phase I recorded a cost benefit ratio of 1:3 based on actual costs and results in terms of farmer income and other benefits recorded. The predicted cost benefit for phase II rises to 1:10 based on predicted costs and benefits. Given the delays in reaching targets it is likely that the actual results for phase II will be somewhere in between 1:3 and 1:10. If verified and confirmed, this is still an impressive return given that the project has social and environmental benefits that are not taken into consideration. It is key however that the data and assumptions used are subject to rigorous and external scrutiny.

Measured by the cost per FBA trained the project is expensive. Assuming that the project attains the target of 375 FBAs then over the two phases the cost per FBA trained amounts to

close to SEK 170,000. This is high but not higher than many of the Swedish supported International Training Programmes – although the two programmes cannot be compared. If a large number of the FBAs graduate (meaning they do not require further support) or in practice self-graduate then a working and self-sustaining extension system will have been put into place for at least the average remaining work life of the FBAs and probably more as there is a crowding in and replacement effect. This can be considered a success but it does raise the issue of whether the training and FBA mentorship can be done more cheaply.



The cost structure is top heavy - management, project supervision and productivity have scope for improvement. The Lusaka head office accounts for 10 out of 30 professional staff. The remaining 20 field-based staff support close to 300 FBAs. In terms of salary, spend the Lusaka head office accounts for over half the costs (figure 3.8) looking at the phase II budget. When both human resources and operational costs are taken into consideration the field activities account for 52 percent (see figure 3.9). It would seem there is scope for economising on head office expenditure especially as the initial setting up costs and associated burdens are over. The country director post is particularly expensive with one person accounting for 21 percent of the entire headquarters salary budget. Cutting too far back on head office staffing would be a false economy as it is the ability to make dynamic adjustment in the approach in the face of fast changing market conditions that is one of the comparative advantages of iDE. Similarly, it is important to attract a high calibre staff in the demanding role of country director and other positions. But nevertheless, there are economies that can be made.

Following negotiations with Sida, the human resources has been kept to 52 percent of the entire budget with operations (mainly travel and subsistence) accounting for the remainder. As a large part of the budget is human resources, a key driver for efficiency is staff productivity. Although a time sheet system is in place, a staff appraisal system is not, which makes it difficult to diagnose and correct low performance. A varying level of performance at field officer level has frustrated other partners such as WFP and is an indication that there are significant potential productivity improvements that can be made (to get a more even and higher performance level overall). There are similar indications at head office that productivity has been held back. For

example by management delays in the case of recruiting a monitoring and evaluation director but also overly complex procedures for approving concept notes for smart subsidies.

The Zambian labour laws are an impediment in the sense that they make it difficult to hire and fire. Over a period of time this can lead to organisations being captured by and run for the benefit of the staff rather than unreservedly serving the corporate objectives. In this context, there might be key functional areas where outsourcing will prove a lower cost option especially where the function does not fully require a full time or continuous presence of staff or where there are additional benefits such as a wider skill range or independence. An example is the carrying out of the impact study.

The salary levels according to a 2013 salary survey of NGOs is reportedly below 80 percent of the average NGO level in Zambia. A new salary survey is under completion and it would be useful to get an independent assessment of iDE salary levels once that information is available. However based on present information it seems the salary levels are not a source of inefficiency.

In the absence of other iDE projects, the SHARED project is having to bear a large proportion of the country office. The recent project launched by WFP (the Farm to Market Alliance) will engage 250 FBAs in an 11-month period, likely to be extended for three years. iDE submitted a competitive proposal under a request for proposal modality and in effect charge close to USD 300,000 for one year's operation of the necessary field support with 14 percent overhead to iDE global and approximately 15 percent for the Lusaka head office of iDE. At this rate, the WFP project is 4 to 5 times cheaper per FBA than the Sida financed project (SHARED). This is mainly because the Sida financed project is bearing the majority of the overheads (for which it should take credit in the sense that it is enabling not just the 375 FBAs served by SHARED but also has a part in the 250 FBA/rural aggregators served by the Farm to Market Alliance project). As noted earlier, cost sharing with the private sector, other donors' finance and potentially even the government represents a strong and necessary strategy to ensure future efficiency if the project is developed into a third phase.

The audit reports and management responses indicate that systems were largely in place with an active response by iDE Zambia on issues raised. Although the audits are not unqualified the issues raised are not fundamental and iDE Zambia has and is responding systematically where appropriate. An issue raised by the audits is the practice of not retaining PAYE tax on the salary of the country director. This could lead to a significant liability for iDE Zambia and is an issue that Sida will need to carefully overview to ensure that project funds are kept for operational purposes and not to cover corporate or personal liabilities. The absence of an advisory board was also noted in the reports.

The funding and staffing environment has not been stable. Turnover of staff has been relatively high with a mix of reasons with no sweeping or single cause. As noted earlier some key posts such as the monitoring and evaluation director are vacant and have been so for some time. The delays in releasing funds for the second phase was managed through accessing the iDE Zambia general fund (which is an accumulation of past surpluses). Whilst a cash flow crisis

was held at bay, it did lead to added instability and is likely to have been one factor in creating a high turnover. The unstable environment has not been conducive for productivity and efficiency.

Q7 Sustainability - To what extent are the benefits of the project sustainable?

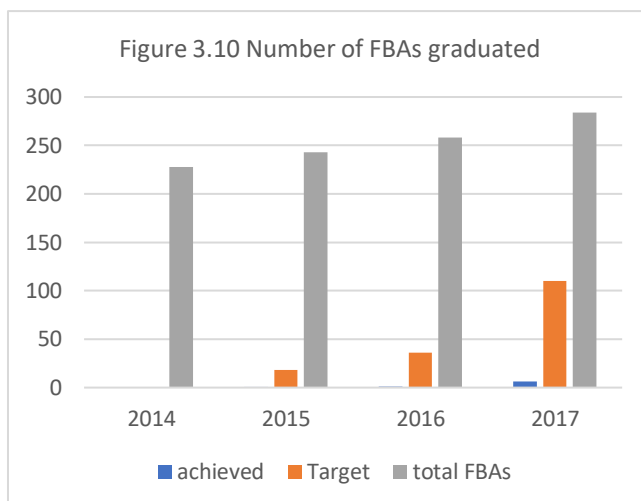
Summary

- The sustainability in terms of survival of the supported FBAs is still uncertain and only six FBAs have graduated in the four years of the project.
- The target of 375 independent and active FBAs by the end of the project may not be realistic.
- It has been a challenge to instil business thinking in the FBAs and in the farmers, which threatens sustainability.
- The project's farmer centred objectives are not dependent on the long-term sustainability of FBAs - provided there are alternative market-based support arrangements that take over.
- The initial lack of a concerted effort considering all aspects of the value chain such as credit, transport and output marketing has simultaneously delayed the prospects of sustainability.
- Some replication is taking place but the project strategy does not focus on how to scale up.

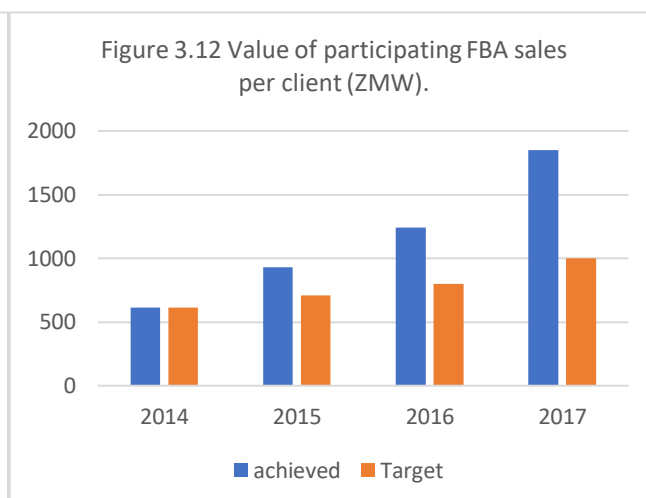
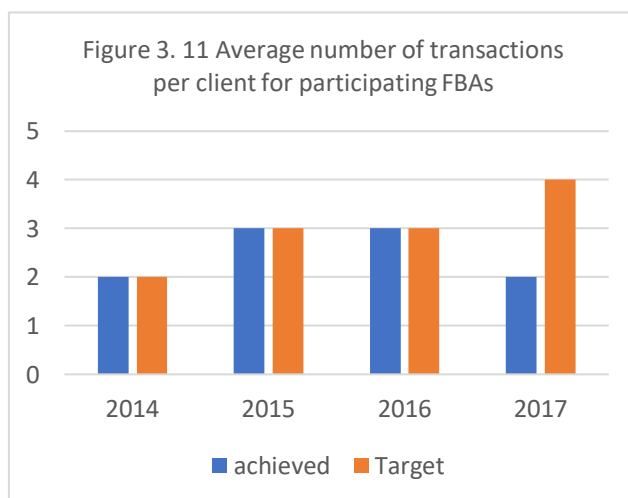
The sustainability in terms of survival of the supported FBAs is still uncertain and only six FBAs have graduated in the four years of the project. The FBAs remain dependent on the support of the field officers for a long time, and much longer than the project planning anticipated.

However, in light of the fact that the goal of market development is ambitious, it may not be unreasonably long; in comparison the DCED guidelines for market development projects recommend not to embark on a market development project with a duration under five years. By the same token, it is also considered positive that the project has not pushed FBAs towards a premature graduation to make up the numbers.

The limited number of graduates to date calls into question the extent to which the FBAs in the pipeline all will be able to operate without further support when the project ends. As shown in figure 3.10, the achievements are far below the planned targets, and strengthened efforts are needed to complete the recruitment and identify strategies and interventions that will help the FBAs in the pipeline to graduate before the end of the project, for which an extension of the project duration would be useful. The new approach with the introduction of the so-called FBA hub, which promotes peer-learning and more experienced FBAs support new FBAs could be a step in the right direction.



The number of transactions that the FBAs have per client hovered around two to three. As illustrated in the table below, it has been on target up until 2016, but in 2017 only two transactions were achieved against the target of four (figure 3.11). This may be due to a large intake of new FBAs however, without a close monitoring of the reasons there is a danger that corrective action will not be identified in time.



The drop in the number of transactions is however countered by the positive trend in the value of participating FBA sales per client, which consistently has been above the targets and increasing, as depicted in the figure 3.12. This development shows that the level of business activity is increasing and hence that the business model is working, which is a good indication of future sustainability.

The target of 375 independent and active FBAs by the end of the project is unlikely to be realistic. Given the track record thus far in terms of the number of FBAs that have graduated,

and the time it takes to do so, it seems unrealistic that the target can be achieved, which calls into question the overall sustainability of the projects and the model – at least in the given project time frame. It should be possible to have 375 operating FBAs, but it is less realistic that they will graduate, without changes to the project strategy.

A thorough analysis of the characteristic of a successful FBA has not yet been formalised and fully used to guide recruitment as well as peer-to-peer experience exchange and other mentoring. According to iDE (R3), one of the important characteristics of the FBAs that have graduated is how centrally they are placed in the value chain and how strong their links are to both suppliers and buyers. As described in the latest progress report of the project; *“The measure of an FBA’s maturity is a function of total output coming from each of the three outcome areas of FBA performance, i.e. increased capability to participate in and provide commodity aggregation services, facilitating improved smallholder participation in the output market and, sustainable delivery of high quality inputs and production support services to small-scale enterprises; the low number of ‘mature’ FBAs to-date is therefore an indicator of still insufficient throughput from all three outcome areas”*⁸. This was confirmed through interviews with three of the six graduated FBAs. All emphasized the linkages created by the project as a key factor of success, with ties to both supportive suppliers as well as markets (see text box). Hence, focussing on all the aspects in the training of FBAs in a concerted manner from an earlier stage must be considered a missed opportunity.

It has been a challenge to instil business thinking in the FBAs and in the farmers, which threatens sustainability. The challenge of helping farmers to transit from subsistence farming to more commercially orientated farming was already established by iDE in 2015, when they conducted the Human Centred Design (HCD) study⁹, and the mid-term evaluation team also found this as a weakness.

As noted earlier, the innovative approach with a remarkably pure market-driven approach is laudable. As expressed by an iDE informant (R4) *“We help create [profitable] businesses”*, which contributes to ensuring sustainability. Adding to that it must be acknowledged that iDE operates in a challenging setting with many actors undermining the market development approach. An example presented from the iDE team was that it is difficult to stimulate market development, when the farmers are used to and expect handouts rather than investing themselves on business terms. As such iDE is spearheading a fundamentally more sustainable model.

The training of FBAs was limited when it came to business training, and soft-skills (such as negotiation and facilitation) and confidence building, and FBAs consequently found it challenging to operate without the support of the field officers. From one focus group discussion

⁸ SHARED, Semi-annual Report, January 2018.

⁹ iDE, Human Centered Design report, Zambia, 2015.

with FBAs (G1) in Mazabuka, one FBA expressed that he did not feel confident in training the farmers and another gave the example that he did not feel confident in approaching and negotiating with Vision Fund for financing – instead they continued to rely on the field officer to help them.

Moreover, it has proven challenging for the FBAs to demand fees for a number of services from farmers. As expressed by one FBA in Chongwe (G1), *“I ask for an acknowledgement when I go to the field to help a farmer but few are able to give something”*. By the same token, the HCD study also emphasized this free help aspect: *“Farmers think that an FBA is a helpful volunteer farmer because s/he is a good person”*¹⁰. One FBA – who may be the exception - explained that he charges 10 ZMW per farmer (about 1 USD) for his advice in assessing their fields and crops for the 150 farmers he supports and then he is available to advice at any time (R16). The FBA model has an undeniable strength in that the FBAs are an integral part of the communities and are as such highly instrumental in reaching the farmers. But at the same time, they are supporting their peers, relatives, etc. and consequently find it difficult to charge them for their business advice. There is some evidence of the advice functioning as an embedded service, meaning that there is no fee per se but the advice is provided in connection with purchase of products and other services. This may be a more viable model, provided that the time spent on advising contributes to increased sales and return customers.

¹⁰ iDE, Human Centered Design report, Zambia, 2015.

Overall, it is assessed that the business training and investment in entrepreneurship development was insufficient, at the levels of the field officers, FBAs and in turn for the farmers. The field officers were not trained as trainers, and the business training the FBAs received from the field officers was done in a single day – calling into question if that really suffices for equipping the FBAs to be able to advice the farmers and help them becoming more commercially-oriented farmers.

This shortcoming also calls into question whether the iDE head quarter (Denver) allocated sufficient resources and technical expertise, for example on entrepreneurship training and access to finance, - a facility that iDE presents as one of their strengths¹¹. While the mid-term evaluation assesses that there is a competent team in Zambia, the announced “*power of 10*”, of the iDE, i.e. that every dollar invested will multiply into 10, does not seem to come into play in the SHARED project, and neither does the alleged headquarter capacities in terms of supporting the team on the ground and there does not seem to be any funding of core staff (all staff is donor funded with Sida as the majority donor as described in the previous chapter).

The project’s farmer centred objectives are not dependent on the long-term sustainability of FBAs - provided there are alternative market-based support arrangements that take

The path to success of graduated FBAs

Interviews with three of the six graduated FBAs showed some aspects of what the three FBAs saw as the key to their success. They are all agro-dealers, two were supported by iDE to get registered and one was already registered but expanded his business. The most important factor of success was the linkages created, especially inputs suppliers. The three FBAs all placed emphasis on the importance of connections with supportive input suppliers who “*have inspired them to perform better*” (R22). One market channel (Amazon by iDE) helped increase the turnover from 10,000 to 32,000 ZMW in one year for one of the graduated FBAs (R22). Another graduate (R24) explained that he, thanks to the iDE facilitation, now has 10 linkages with input suppliers, and two hardware suppliers, as opposed to the three he worked with at the start of the project, so he is now able to offer a much broader range of products and services.

They all attached great importance to the entrepreneurship training they have received and see it as central for their good performance. All the interviewed graduates said they use what they learned in their own work and when advising farmers, “*we tried our best to apply what we were taught*” (R24). One FBA – the only female graduated FBA - (R23) explained that she was able to get a loan of 80,000 ZMW in early 2017, and she managed to repay it in time due to her agro-dealer business. Due to her good track record, she got another loan of 80,000 ZMW late 2017 with more favourable repayment conditions (longer period), and payments are on track. She has links to other FBAs and they purchase inputs together. She is hence instrumental in engaging other FBAs in the purchasing arrangement, who otherwise would not have the ability to purchase the inputs on their own. Moreover, she now cooperates with nine aggregators (RACs) in the Farm to Market Alliance project under the WFP.

One of the FBAs (R22) called for more project support to engage with suppliers in inputs for livestock. In principle, the training and support he has gotten should have enabled him to take the initiative himself to seek a new supplier if he wanted to move into this segment rather than call for more help from the project.

¹¹ <https://www.ideglobal.org/>

over. There have been cases where the FBA was outcompeted, and a new agent provided more competitive services to the farmers whereby the end goal was achieved as the farmers were still served and possibly better served. However, it must still be recognised that the FBA model can be instrumental in developing the market, i.e. stimulating the demand for goods and services, whereby it becomes more interesting for other service providers to move in. Therefore, a sustainable service delivery at the farmer level can be attained through market development, by means of the FBA – even if it means that the FBA eventually is squeezed out of the market.

The initial lack of a concerted effort considering all aspects of the value chain such as credit, transport and marketing delayed the prospects of sustainability. The project, quite late in the implementation period, started to focus on market links. While it is understandable that the initial focus had to be on enhancing the agricultural production, other interventions could ideally have been done earlier to enhance market access and business prospects for the farmers. iDE operates with the five pillars but somehow ended up prioritizing the input supply while the other elements were pushed till quite late in the implementation period. Had the project had a more systemic market approach and sought to tackle more bottlenecks at the same time, there would probably have been more progress, and hence sustainability in the business model.

Some replication is taking place but the project strategy does not focus on how to scale up. There are emerging signs of replication taking place, for example in the new Farm to Market Alliance project with WFP where iDE is contracted to deliver training. There are also examples of more organic replication where market agents are crowding in and copying what the FBAs are doing, and in some cases replacing the FBAs (R21). The cost per FBA is high which has implications for how easily the approach can be replicated. The project has not yet found low cost training and supervision model for FBAs that would allow for wider replication. Given the innovative nature of the project, the project has missed an opportunity to stimulate the replication of the market-driven approach and better practices and influence others. Furthering the market-driven model among other NGOs, development partners and the government could have been an integrated part of the project strategy, and for example the Field Officers could have cooperate more closely with the MoA extension services, which could have a role in the continued support of the FBAs as a part of the project's exit strategy.

C.LESSONS LEARNT

Q8 What are the key factors for success or failure?

Factors of strength:

Engagement in platforms and alliances – acknowledging the need for partnerships in phase II. The iDE team sought to establish ties with other development projects, which proved

to be instrumental. As an example, the cooperation established with WFP and Musika shows how the FBA models can usefully be applied in the context of other development endeavours.

Facilitation of linkages (credit/suppliers) is a strength - iDE succeeded in creating links and cooperation arrangements with value chain players, especially larger off-takers, as well as some service providers, for example micro finance with Vision Fund. This in turn was a factor in increasing both FBA and farmer income.

The mentoring of FBAs by field officers. While the training of the FBAs may have been quite short, the continued support, monitoring and advice from the field officers proved valuable for bringing the FBAs to an operational level.

The combination of profit but also non-profit motivation of the FBAs is key to the local level service delivery. There is an altruistic element in the operations of the FBAs, seeking to help and support their communities (social capital). Many FBAs explained that they often don't charge the farmers in their communities directly for advice but expect that the money will be made with other services and sales, considering the advisory services as embedded services, as also confirmed by the evaluation.

The FBA model that has a bottom up niche that addresses the poor but viable farmers. The FBAs are typically lead farmers and they are as such a part of the community, which ensures that the services are extended to the farmers "in the last mile", where potential service providers from elsewhere would not have been interested in setting up a business. The FBA model thus addresses the niche of "poor but viable farmers".

The iDE's adherence to and spear heading of the market-driven approach. IDE has in that sense possibility to influence others and contribute to the promotion of what is considered good practice in the field of private sector development.

Factors of weakness:

The long time required for making markets work which was underestimated. When the project embarked on its first phase, it was too ambitious to expect that a critical mass of FBAs would be operational in only two years. Market development projects need a longer time frame and without this longer time frame they are unlikely to be sustained.

The range of abilities and capacities in terms of what an FBA can be expected to deliver is overly ambitious, and among the sample interviewed there were no cases of FBAs able or enabled to provide the whole range of services, products and facilitation that the model is promoting.

The quality of the pool of talent for recruitment is limited. When selecting from the community, there are a limited number of candidates for FBA position and the skills and learning

capacities may vary considerably. It may therefore not be possible to find anyone who is able to fulfil the desired FBA role, fully or partially.

Absence of success in attracting co-funding from other sides, rendering the model rather expensive. The absence of other donors and slow progress in developing cost sharing arrangements with the private sector (training contribution for example) has meant that the cost per FBA is high. The new Farm to Market Alliance with the WFP may be a first step in the right direction, but the model still needs to be consolidated and prove its sustainability before a greater uptake is likely.

4 Conclusions and recommendations

4.1 CONCLUSIONS

The conclusions can be summarised as:

- 1) The project addressed the priorities and needs of farmers and the private sector.
- 2) The SHARED market based approach is sound, has proven its value under particular conditions but faces challenges of complexity and fast moving market development.
- 3) There is stronger evidence of results on inputs than output marketing and linkages.
- 4) The SMART subsidies, links and partnerships established through MoUs and agreements are promising and already leading to wider effects however they were delayed.
- 5) Without other donors and a scaling up of the approach the project is expensive.
- 6) There are promising signs of scaling that indicate a strong potential however a coherent strategy is absent.
- 7) Few FBAs have graduated and the survival of the remaining FBAs in the current project time frame is uncertain however the wider sustainability of farmer benefits is not threatened to the same extent where other agents are able to fill the gap and market weakness are addressed.
- 8) The project ambition is high in terms of the targets to be met given the relatively short project period and the skill-set required.
- 9) iDE has demonstrated a capacity to learn and adjust approaches.
- 10) The monitoring and evaluation tools and approaches are strong but in practice full use is not being made of them.

Conclusion 1- The project addressed the priorities and needs of farmers and the private sector. Surveys carried out by the project indicate strong farmer satisfaction with FBA services. These findings were confirmed through the field work carried out by the mid-term evaluation team. The project was carried out in participatory manner and efforts were made to engage with farmers to understand their needs and adjust the approach accordingly. Potential conflicts of interests in FBAs providing advice to farmers were managed as farmers were able

to compare advice given by different sources and FBAs, being local, appreciated the importance of sustaining a good reputation. Overall, the project has empowered FBAs and provided training, back-up, mentoring and monitoring. However, the project has not yet been able to facilitate linkages that address credit and transport needs of farmers which has affected the success of marketing.

Conclusion 2 - The SHARED market-based approach is sound, has proven its value under particular conditions but faces challenges of complexity and fast-moving market development. iDE is promoting a market systems approach, i.e. reduce poverty by enhancing the ways that the poor interact with markets, and use the market dynamics to improve the productivity and sales of the farmers. They promote the business model, rather than unsustainable handouts. With the FBA model, iDE has managed to reach farmers who otherwise would not be served by the market. The systems are however changing with a shifting landscape of suppliers and buyers, and the FBAs have challenges in terms of filling all the envisaged FBA roles to meet the needs of the farmers.

Conclusion 3 - There is stronger evidence of results on inputs than output marketing and linkages. In part this can be explained because output marketing is more complex, efforts to promote it were started late and the projects did not address all the pillars of intervention - especially the credit and transport constraints which are the most sensitive for output marketing. The relative success on easing the supply of inputs and extension have led to a notable increase of income at household level, which is the ultimate aim of the project. Recent initiatives to partner with other programmes such as the World Food Programme led Farm to Market Alliance and Vision Fund have shown potential to strengthen achievement of marketing outcomes at scale.

Conclusion 4 - The SMART subsidies, links and partnerships established through MoUs and agreements are promising and already leading to wider effects however they were delayed. The value proposition to other partners such as suppliers and market off-takers on forming partnerships that would benefit the FBAs and farmers in phase I of the project was not strong enough to lead to binding and beneficial relationships. In response, the project developed, as part of the second phase, cost and risk sharing mechanisms based on smart subsidies. These smart subsidies allowed risk on especially credit to be shared between the various parties. But in practice, at least so far, the operation of the smart subsidies have proven to be complex and resource demanding and have stretched the capacity of iDE and its partners. More recently, as FBAs have grown in maturity, there are indications that the subsidies will work better. It is also becoming evident that the larger private sector players are appreciating the benefits of having agents at field level and are becoming open to cost sharing arrangements on FBA support and training.

Conclusion 5 - Without other donors and a scaling up of the approach the project is expensive. The cost per FBA is high, and given that Sida is the major donor and shoulders al-

most all the head office costs, the SHARED project sees much expenditure towards head office staffing and operations. The new WFP project can now benefit from the structure and the cost per FBA under this initiative is much lower (but it must be recognised that this remains Sida subsidized as the SHARED project continuously pays the vast majority of the iDE office).

Conclusion 6 - There are promising signs of scaling that indicate a strong potential however a coherent strategy is absent. Cooperation with other partners is beginning, for example the Farm to Market Alliance with WFP and Musika. While iDE is seeking to disseminate the FBA model and further the approach, there is no strategy in place for replication and scaling up of the project, which could ensure a more targeted approach could have been beneficial.

Conclusion 7 - Few FBAs have graduated and the survival of the remaining FBAs in the current project time frame is uncertain however the wider sustainability of farmer benefits is not threatened to the same extent where other agents are able to fill the gap and market weakness are addressed. Only six FBAs have graduated, which shows that the lead time for them to become independent of the project is quite long, which in turn calls into question if the target of 375 independent FBAs can be reached by the end of the project. There were cases where an FBA has been replaced by other market actor (typically input suppliers). In this sense the project has contributed to developing the market, and the farmers needs are met in this regard. The wider range of products and services that the FBAs are meant to deliver may however not necessarily be provided.

Conclusion 8 - The project ambition is high in terms of the targets to be met given the relatively short project period and the skill-set required. The key target of 375 FBAs graduating by the end of phase II is unlikely to be met. The nature of the transformation being attempted requires a longer time frame than originally estimated by the project. The skill set required by the FBAs is also higher than envisaged – they need to be knowledgeable as farmers but also be effective as business operators. Moreover, the project management and facilitation skills required by the field officers and headquarters staff to train and support the FBAs is also higher than expected. The rapidly changing environment where new private sector actors and government programmes such as the e-voucher scheme have entered has also had an effect. These developments, to some extent competed with the original concept of how the FBAs would operate, have put strain on the ability of the project to adjust and refine its approach. This in turn has slowed progress. Internal staff changes and managerial constraints have also lowered the efficiency which has had delaying effects.

Conclusion 9 - iDE has demonstrated a capacity to learn and adjust approaches. In response to rapid changes in the external environment, the project systematically and regularly identified and reflected over lessons learnt and adjusted their approaches. Insightful studies were launched by the head office for example by the “Human Centred Design” team which

made use of project statistics and undertook field work that has led to adjustments in the approach. Instances of this include the adoption of a tier system for FBAs and later the development of hub support structure to aid peer to peer learning. Another example of learning and adjustment is that in response to greater competition in offering commercial services the project has also adapted its recruitment strategy by shifting towards recruiting higher level FBAs that already have shown some level of entrepreneurship such as running a shop.

Conclusion 10- The monitoring and evaluation tools and approaches are strong but in practice full use is not being made of them. The design of the monitoring and evaluation systems is comprehensive, well-structured and linked to the theory of change. The key performance indicators are largely appropriate and well-thought through. There has also been regular improvements in data collection and dissemination in the last 3 years using the Salesforce software. But, although there is clear use of the information generated by the monitoring system at the national level, the system is not being used to provide feedback and information at the field officer and FBA level. Nor has the data available been used to update the value for money assessments.

4.2 RECOMMENDATIONS

The recommendations are:

- 1) Consider a no-cost extension
- 2) Accelerate recruitment and training of FBAs in particular female FBAs in order to reach project targets
- 3) Strengthen entrepreneurship skills of field officers, FBAs and farmers
- 4) Strengthen governance, oversight and project management
- 5) Improve the use of the M&E tools and approaches including the impact and value for money assessments
- 6) Prioritise the establishment of partnerships that widen the adoption of the approach
- 7) Work on getting new donors and cost sharing mechanisms with the private sector and others

Recommendation 1 - Consider a no cost extension

Rationale: The project will not achieve its targets by the current end of phase II. At the same time, as progress has been slow, funds have not been dispersed at the rate expected meaning that there will be savings. A no-cost extension will help achieve targets but it will also place stress on improving efficiency because overhead costs will be stretched over a longer period¹².

¹² Well under half of the overall budget of 40 mill SEK for phase II has been at the time of the MTE, with just over one year left of the project.

This recommendation can be implemented, inter alia, by the following actions :

- Request iDE to make a proposal for a no cost extension
- Make an internal review of potential efficiencies based on the observations of this mid-term evaluation as well the earlier audit and organisational studies
- Bring in greater cost sharing by other donors and the private sector

The recommendation should be implemented by Sida and iDE

Recommendation 2 - Accelerate recruitment and training of FBAs in particular female FBAs in order to reach project targets

Rationale: The greatest slippage in progress has been the recruitment and training of FBAs. The target of 375 FBAs will not be met with the current approach. The target of 20 percent women FBAs is also far behind but possible to catch up on provided additional emphasis is given and a dedicated project management approach put in place. Although there are constraints in recruiting female FBAs, there is also evidence that they are effective and especially in reaching out to women farmers.

This recommendation can be implemented, inter alia, by the following actions :

- Intensify the recruitment process and the peer to peer training of the FBA hub approach
- Take advantage of co-financing and extension of the approach through partnership with the World Food Programme led Farm to Market Alliance project which could increase the number of FBAs to nearly double.

The recommendation should be implemented by iDE

Recommendation 3 - Strengthen entrepreneurship skills of FOs, FBAs for the benefit of the farmers

Rationale: The SHARED project approach is dependent on mobilising and catalysing the entrepreneurship skills of FBAs for the benefit of poor farmers. Currently the training provided to FBAs is light in terms of classroom training. The simplicity of the approach is appreciated as is the fact that the main success is arising through the mentoring provided by the field officers. Nevertheless, there is an opportunity to accelerate and deepen the training and mentoring skills in entrepreneurship of both the field officers and FBAs.

This recommendation can be implemented, inter alia, by the following actions :

- Review the entrepreneurship training provided in Zambia and elsewhere (for example by the International Labour Organisation)
- Intensify the entrepreneurial training, adopting if found appropriate some of the techniques and approaches working elsewhere
- Make use of the Salesforce data to compare entrepreneurial success and provide feedback to field officers and FBAs

The recommendation should be implemented by iDE

Recommendation 4 - Strengthen governance, oversight and project management

Rationale: A number of audits have found aspects of the governance and oversight weak, for example there is still no advisory board. There is also evidence that day to day project management and supervision between the headquarters in Lusaka and the field can be improved.

This recommendation can be implemented, inter alia, by the following actions :

- Consider once again setting up a light advisory board consisting of champions in the private and public sector as well as current and potential development partners
- Intensify supervision and day to day project management – leading to a more even (and higher) performance of field activities among different field officers; taking inspiration from well-functioning field officers

The recommendation should be implemented by iDE

Recommendation 5 - Improve the use of the M&E tools and approaches including the impact and value for money assessments

Rationale: the iDE tools and ability to regularly review and adjust approaches is a great strength of the project. However there is an opportunity to bring the information available down to the field officer and FBA level which could encourage higher performance. The impact study is not yet finalised and although in many ways very sound, has some flaws which might indicate that it would be better outsourced. The value for money approach is innovative but the analysis has not been updated.

This recommendation can be implemented, inter alia, by the following actions :

- Create dashboards of field officer and FBA performance based on the Salesforce and other data and make them available at the lower levels.
- Consider to outsource the next impact study in order to free resources for project management and obtain greater independence and objectivity.
- Update the value for money assessments every year (once the impact study findings are available).

The recommendation should be implemented by iDE

Recommendation 6 - Prioritise the establishment of partnerships that widen the adoption of the approach

Rationale: The partnerships established with the World Food Programme led Farm to Market Alliance project, Vision Fund, Musika and private sector actors are already leading to a replication of the approach and an element of cost sharing. This would significantly increase the overall efficiency and also effectiveness of the project.

Given the innovative nature of the project, there is an opportunity to influence others and plant the seeds for furthering the market-driven model among other NGOs, donors and the

government extension services. It is hence recommended to stimulate the replication of the market-driven approach and better practices. The iDE can increase its advocacy role in promoting the market development approach, in the sphere of government, the donor and NGO communities. As an example the Field Officers could cooperate more closely with the MoA extension services, which could have a role in the continued support of the FBAs as a part of the project's exit strategy.

This recommendation can be implemented, inter alia, by the following actions :

- Encourage a newly set up advisory board to trigger and support partnerships
- Intensify efforts to widen the current range of partnerships
- Clarify the circumstance under which the project and the FBA model offers a high value proposition

The recommendation should be implemented by iDE

Recommendation 7 - Work on getting new donors and cost sharing mechanisms with the private sector and others

Rationale: The original intention of the project was to prove the concept, roll it out and then replicate it where it had significant advantages over the alternative public sector and purely private sector led approaches. It is evident and understandable that the approach is unlikely to be replicated without some initial subsidy. Donors will thus be needed if only to trigger the process. The current fixed costs of supporting the approach and current cost sharing arrangements mean that the Sida financed project is bearing a large proportion of the costs. This is worthwhile but only so long as there is a strong replication and cost sharing is gradually adjusted to allow a more proportional sharing of overhead expenses.

This recommendation can be implemented, inter alia, by the following actions :

- Encourage a newly set up advisory board to broaden the appeal of the project approach to potential donors
- Explore if, in the long term, the government systems are open to embracing some or all aspects of the FBA approach
- Put forward a cost sharing rationale to ensure that partner projects, the private sector and others can see the value in contributing more to overhead costs.

The recommendation should be implemented by iDE

Annex A - Terms of Reference



EMBASSY OF SWEDEN

Lusaka

Terms of Reference for the Mid-term Evaluation of International Development Enterprises (iDE), Zambia's Smallholder Agriculture Reform through Enterprise Development (SHARED) Project

Date: 2017- 11-01

Case Number: 5119012602

1. Evaluation Purpose: Intended use and intended users

The purpose or intended use of the mid-term evaluation is to help the Embassy of Sweden and iDE Zambia assess the progress of the on-going Small Holder Agricultural Reform through Enterprise Development (SHARED) project, learn from what works well and less well and inform decisions on how the project implementation may be adjusted and improved. The evaluation will also identify areas of improvement and recommendations for the remainder of the agreement period. The recommendations should be prioritised in accordance to the roles that the users (iDE Zambia, the Embassy of Sweden in Lusaka) play in the SHARED project:

The primary intended users of the evaluation are the following:

- iDE Zambia management and all project staff
- Embassy of Sweden in Lusaka (DCD) and Sida HQ.

Other interested parties such as other IDE global programmes, Lima Links, the private sector companies (that are working with iDE), Nutri-Aid Trust, Local market Led practitioners, the wider donor community and the academia who may want to utilise the results of the evaluation are potential secondary users of the evaluation.

The evaluation is to be designed, conducted and reported to meet the needs of the intended users and tenderers shall elaborate on how this will be ensured during the evaluation process.

Other stakeholders that should be kept informed about the evaluation include Comic relief (Lima links current funders), iDE UK, iDE HQ Denver and the Ministry of Agriculture (especially in the districts and provinces where iDE is implementing).

2. Evaluation Object and Scope

The object of this mid-term evaluation is the first phase of the SHARED project that was implemented for two years (2014 to 2016) and year one (August 2016 to July 2017) of the extended SHARED project. The Swedish International Development Agency (Sida) through the Embassy in Lusaka awarded International Development Enterprises (iDE) a grant of SEK 22 million to implement the first phase of the SHARED project. The implementation reports coming from the iDE indicated that iDE recorded impressive results during the first phase of the SHARED project. Therefore, the Embassy decided to extend the project for another three years so that the recorded results could be embedded, expanded and deepen the impact by way of focusing on the technical and market aspect. In 2016, Sida awarded iDE SEK 40,045,599 for the implementation of Phase two of SHARED' project. The three-year project began 1st August 2016 and is due to end 31st July 2019.

The goal of the SHARED project (phase I) was to reduce rural poverty and promote livelihoods of 25,000 farmers in Zambia by strengthening the role of the private sector service provision to the farmers through a network of Farm business advisors (FBAs). Phase II was built on the principles of Phase I. The aim of Phase II is also to contribute to the reduction of rural poverty through improved product and service delivery by local FBAs. iDE identifies, trains and coaches FBAs into becoming successful micro entrepreneurs, who in turn support their own network of client farmers in accessing inputs, advice, credit and markets. FBAs are incentivised by earning commissions and/or margins offered by partner suppliers, buyers and financial service providers. The project's success relies on successfully engaging private sector firms in targeted value chains and supply chains to work with FBAs as an integral part of their business models for servicing the smallholder sector. SHARED 1 and 2 have been targeting two primary beneficiaries as follows:

- i. **Rural smallholder farmers living on less than USD2.00 a day:** these are the poor, but economically, physically and otherwise viable (not the vulnerable) rural households. They have the potential and ability to engage in productive agriculture activities, but their take-off or growth is restrained by one or more value chain-based constraints.
- ii. **Farm Business Advisors (FBAs):** these are early adopters (individuals or families) with ideally above average farmer economic status and living within a given rural community. These are the local champions of the project and are targeted by the project for the purpose of developing them into local entrepreneurs to deliver last mile market solutions to the identified farmers' value chain-based constraints.

During the period between 2014 and 2017, Sida disbursed a total of SEK 37, 6 million based on the iDE performance reports and field visits without a formal assessment by way of an independent project evaluation. Therefore, before the SHARED project implementation enters the second half of the project

cycle, it is imperative to undertake a mid-term project evaluation for the purposes of learning, decision making purposes and improvement of the project.

The scope of the mid-term evaluation will cover project implementation activities from when the project was funded in 2014 up to 31st July 2017. Since Sida is the only donor to iDE from 2014, the evaluation will focus on the activities that were agreed with the Embassy of Sweden as indicated in the two results frameworks (phase I & 2) as well as the operational objectives of the iDE, Zambia. The evaluation team will have to analyse the theory of change, look at the assumptions, and context of the FBA business environment in Zambia as well as influencers in achieving the project objectives during the period of implementation.

For further information, the project proposal is attached as Annex D. The scope of the evaluation and the theory of change of the project shall be further elaborated on by the evaluator in the evaluation inception report.

3. Evaluation Objective and Questions

The objective of the mid-term evaluation is to assess the relevance, efficiency, effectiveness and potential sustainability of the SHARED project and formulate recommendations as an input to upcoming discussions on how project implementation may be adjusted and improved:

The specific evaluation questions are:

Relevance

- Is the project a technically adequate solution to the development problem at hand? Does it eliminate the main causes of the problem?
- To which extent has the project conformed to the needs and priorities of the project beneficiaries and the policies of the donor (Sida)?
- Is the project consistent with partners' priorities and effective demand? Is it supported By local institutions and well integrated with local social and cultural conditions?

Effectiveness

- To what extent has the project contributed to the intended outcomes? If so, why? If not, why not? What can be done to make the project more effective?

Efficiency

- Could iDE's FBA work be implemented with leaner programme staffing at iDE Zambia HQ without reducing the quality and quantity of results? In particular is the project staffing structure and overall capacity sufficient/well aligned to achieve the programme objective? Analyses should include comparison of administrative budget with operational budget

Sustainability

- Is it likely that the benefits of the project are sustainable? What are the key lessons learnt so far? What actions are to be taken as a result?

The evaluation shall further address the following questions

- Has the project been implemented in accordance with the rights perspective: i.e. Have target groups been participating in project planning, implementations and follow up? Has anyone been discriminated by the project through its implementation? Has the project been implemented in a transparent fashion? Are there accountability mechanisms in the project?
- Has the project had any positive or negative effects on gender equality? Could gender mainstreaming have been improved in planning, implementation or follow up?
- Has the project had any positive or negative effects on the environment? Could environment considerations have been improved in planning, implementation or follow up?

4. Methodology and Methods for Data Collection and Analysis

The bidders are expected to provide their detailed approach and methodology for the evaluation. Some parameters are however provided as follows;

The Embassy expects the bidder to describe and justify an appropriate methodology and methods for data collection in the tender. The evaluation design, methodology and methods for data collection and analysis are expected to be fully presented in the inception report. The methodology should take into account the presence of many confounding factors that may make it difficult to establish iDE/FBAs outputs in relation to the observed changes in the agricultural input and output marketing subsectors where the FBAs are mostly involved.

Sida's approach to evaluation is utilization-focused which means the evaluator should facilitate the entire evaluation process with careful consideration of how everything that is done will affect the use of the evaluation. It is therefore expected that the evaluators, in their tender, present i) how intended users are to participate in and contribute to the evaluation process and ii) methodology and methods for data collection that create space for reflection, discussion and learning between the intended users of the evaluation.

IDE will facilitate provision of relevant baseline data to the evaluation team to help them assess the implementation status of the SHARED project during the period of implementation. Evaluators should take into consideration appropriate measures for collecting data in cases where sensitive or confidential issues are addressed, and avoid presenting information that may be harmful to some stakeholder groups.

5. Organisation of Evaluation Management

This evaluation is commissioned by Swedish Embassy in Lusaka. The intended users are the Embassy of Sweden in Lusaka, Sida HQ, and iDE Zambia. The intended users of the evaluation have contributed to and agreed on the ToR for this evaluation. The role of the Embassy is to evaluate tenders and approve the inception and the final report of the evaluation. iDE Zambia will also comment on the inception and final report but will not be involved in the management of the evaluation. Both the Embassy and iDE staff will be participating in the start-up meeting of the evaluation as well as in the debriefing workshop where preliminary findings and conclusions are discussed.

The Embassy of Sweden's primary point of contact will be the National Programmes Officer in charge of iDE in Lusaka.

6. Evaluation quality

All Sida's evaluations shall conform to OECD/DAC's Quality Standards for Development Evaluation¹³. The evaluators shall use the Sida OECD/DAC Glossary of Key Terms in Evaluation¹⁴. The evaluators shall specify how quality assurance will be handled by them during the evaluation process.

7. Time schedule and deliverables

It is expected that a time and work plan is presented in the tender and further detailed in the evaluators inception report. The evaluation shall be carried out between 2nd January to 30th August 2018. The timing of any field visits, surveys and interviews need to be settled by the evaluator in dialogue with the main stakeholders during the inception phase.

The table below lists key deliverables for the evaluation process. Deadlines for final inception report and final report must be kept in the tender, but alternative deadlines for other deliverables may be suggested by the consultant and negotiated during the inception phase.

Deliverables	Participants	Deadlines
1. Start-up meeting Embassy & iDE Staff at the Embassy of Sweden in Lusaka	Head of Development, NPO, Country Director, iDE Senior Management,	19 th January 2018
2. Draft inception report	Embassy of Sweden	3 rd March
3. Comments from intended users to evaluators	Embassy of Sweden, iDE, iDE Denver	20 th March
4. Inception meeting at the Embassy of Sweden	Embassy of Sweden, iDE Zambia and iDE Denver	2 nd April
5. Final inception report	Embassy of Sweden iDE Zambia, iDE Denver	21 st April
6. Draft evaluation report	Embassy of Sweden, iDE Zambia, iDE Denver	14 th June 2018

¹³ DAC Quality Standards for Development Evaluation, OECD 2010

¹⁴ Glossary of Key Terms in Evaluation and Results Based Management, Sida in cooperation with OECD/DAC, 2014

7. Comments from intended users to evaluators	Embassy of Sweden, iDE (Zambia and Denver)	28 th June 2018
8. Final evaluation report		31 st July 2018
9. Approval of final Report by the Embassy		August 2018

The inception report will form the basis for the continued evaluation process and shall be approved by Sida before the evaluation proceeds to implementation. The inception report should be written in English and cover evaluability issues and interpretations of evaluation questions, present the methodology, methods for data collection and analysis as well as the full evaluation design. A specific time and work plan for the remainder of the evaluation should be presented which also cater for the need to create space for reflection and learning between the intended users of the evaluation.

The final report shall be written in English and be professionally proof read. The final report should have clear structure and follow the report format in the Sida Decentralised Evaluation Report Template for decentralised evaluations (see Annex C). The methodology used shall be described and explained, and all limitations shall be made explicit and the consequences of these limitations discussed. Findings shall flow logically from the data, showing a clear line of evidence to support the conclusions. Conclusions should be substantiated by findings and analysis. Recommendations and lessons learned should flow logically from conclusions. Recommendations should be specific, directed to relevant stakeholders and categorised as a short-term, medium-term and long-term. The report should be no more than 35 pages excluding annexes. The evaluator shall adhere to the Sida OECD/DAC Glossary of Key Terms in Evaluation.

The evaluator shall, upon approval of the final report, insert the report into the Sida Decentralised Evaluation Report for decentralised evaluations and submit it to Citrus (in pdf-format) for publication and release in the Sida publication data base. The order is placed by sending the approved report to sida@citrus.com, always with a copy to the Sida Programme Officer as well as Sida's evaluation unit (evaluation@sida.se). Write "Sida decentralised evaluations" in the email subject field and include the name of the consulting company as well as the full evaluation title in the email. For invoicing purposes, the evaluator needs to include the invoice reference "ZZ610601S," type of allocation "sakanslag" and type of order "digital publicering/publikationsdatabas.

8. Evaluation Team Qualification

In addition to the qualifications already stated in the framework agreement for evaluation services, the evaluation team should include the following competencies

1. The competence in the team should be complementary with strong expertise in undertaking evaluation of qualitative and quantitative orientated programmes with bias towards agricultural value chains
2. Experience in working with relevant donors and evaluations with expertise in assessment, designing and delivery of market based approaches and system thinking.

3. Experience and or academic qualifications in policy studies, developmental studies, agricultural economics or closely related field
4. Knowledge about the context of the Zambian agricultural scenario

A CV shall be included in the call-off response for each team member and contain full description of the evaluators' qualifications and professional work experience.

The evaluation shall be carried out by a team of 3-5 consultants. One team member shall have the role of the Team Leader (core consultant –Level 1) with overall responsibility for the evaluation. At least one team member should be at level 2 consultant. It is important that the competencies of the individual team members are complimentary. It is highly recommended that local consultants are included in the team where possible.

- The evaluators must be independent from the evaluation object and evaluated activities, and have no stake in the outcome of the evaluation.

9. Resources

- The maximum budget amount available for the evaluation is SEK 600,000

The Program Officer/contact person at Sida/Swedish Embassy is Zoole Nawa (zoole.nawa@gov.se). The contact person should be consulted if any problems arise during the evaluation process.

Relevant Sida documentation will be provided by the National Programme Officer Mentioned above

Contact details to intended users (cooperation partners, other donors etc.) will be provided by Ms Melanie Wilkinson (mwilkinson@ideglobal.org) and by the contact person at the Swedish Embassy.

The consultant will be required to arrange the logistics such as country travels, booking for interviews etc.

10. Annexes

Annex A: List of key documentation

- iDE programme document (first phase
- iDE business case (second phase)
- iDE annual reports for 2015 and 2016
- financial reports

Annex B: Data sheet on the evaluation object

Information on the evaluation object (i.e. intervention, strategy, policy etc.)	
Title of the evaluation object	SHARED
ID no. in PLANIt	5119012601
Dox no./Archive case no.	UM2016/20599
Activity period (if applicable)	1 st July 2016-31 st July 2019

Agreed budget (if applicable)	SEK40,045,559
Main sector ¹⁵	Market Development
Name and type of implementing organisation ¹⁶	NGO (International)
Aid type ¹⁷	Project type
Swedish strategy	2013-17

Information on the evaluation assignment	
Commissioning unit/Swedish Embassy	Development Cooperation/ Lusaka
Contact person at unit/Swedish Embassy	Zoole Newa
Timing of evaluation (mid-term review, end-of-programme, ex-post or other)	Mid-term evaluation
ID no. in PLANIt (if other than above).	As above

Annex C: Decentralised evaluation report template

Annex D: Project/Programme document

¹⁵ Choose from Sida's twelve main sectors: education; research; democracy, human rights and gender equality; health; conflict, peace and security; humanitarian aid; sustainable infrastructure and services; market development; environment; agriculture and forestry; budget support; or other (e.g. multi-sector).

¹⁶ Choose from the five OECD/DAC-categories: public sector institutions; NGO or civil society; public-private partnerships and networks; multilateral organisations; and other (e.g. universities, consultancy firms).

¹⁷ Choose from the eight OECD/DAC-categories: budget support; core contributions/pooled funds; project type; experts/technical assistance; scholarships/student costs in donor countries; debt relief; admin costs not included elsewhere; and other in-donor expenditures.]

Annex B - People met or interviewed

District & Organisation	Name	Position
Lusaka		
Swedish Embassy	Zoole Nawa	Programme Officer
	Karin Sverkén	Deputy Head of Mission, Head of Bilateral Development Cooperation
iDE	Kenneth Chilemu	Technical Director
	Lottie Senkwe	Programme Director
	Daniel Kanyembe	M&E Coordinator
	Bwalya Filamba	Finance and Administration Director
	Abigail Musinga	Gender Coordinator
World Food Programme	John Mundy	Zambia Coordinator, Farm to Market Alliance
	Melanie Wilkinson	Former iDE Country Director
Musika	Jonathan Mwewa	Monitoring and Evaluation Manager
Chongwe		
Ministry of Agriculture	John Lungu	Senior Agriculture officer
Vision Fund	Isaac Phiri	Branch Manager
iDE	Josephat Mbewe	Field Officer
Community	John Songa Sitali	FBA
	Collins Muchiya	
	Paul Dube	
	Brighton Pongolan	FBA
	Noah Banda	
	Ester Ngoma	
	Phillip Chenguluka	
	Roy Shumba	
	Julia Mphande	
	Songa Sitali	Farmer
	Muswala	
	Cecilia Lembani	
	Charity Shumba	
Chibombo		
iDE	Alice Banda	Field Officer
Community	Kingsley Chibambo	FBA
	Kabui Likando	
	Edward Lwabila	
	Mesha Lubinda	
	Alick Chakopo	
	Kelvin Simango	
	Silvester Mugwagwa	
	Robert Mwengwe	
	Netty Mazibanyika	
	Kabui Likando	
	Melody huokosa	

ANNEX B - PEOPLE MET OR INTERVIEWED

District & Organisation	Name	Position
	Miriam Ntalasha	Farmer
	Johnson Kalombe	
	Jobert Muubi	
	Redful Mapaii	
	Arthur Himakanta	
Mazabuka		
iDE	Tobbie Mwiinga	Field Officer
Community	Trust Nachili	FBA
	Juliet Hamaila	Farmer
	Patricia Nachili	
	Enock Mbewe	
Choma		
iDE	Tina Chola	Field Officer
Mboole Community	Robinson Musanka	FBA
	Robson Muleya	Farmer
	Albert Musanka	
	Ezerek Musopali	
	Josamu Muchimba	
	Manex Mudenda	
	Melody Munsaka	
	Davies Munsanje	
	Ilvester Munkombwe	
	Forstine Munsaka	
	Sillar Kantangazi	
Pemba		
Bbampu Community	Sangster Sintolongo	FBA
	Tract Hakubota	FBA
	Gertrude Nalishebo	Farmer
	Kelvin Siabunzuka	
	Cassias Muloongo	
	Rwaso Mabeleka	
	Chilufya muhingili	
	Sunders Muloongo	
	Fennson Sikabole	
	Sera Mweemba	
Monze		
iDE	Mwakai Mwakai	Team Leader, Southern region
Various districts		
FBA who have passed through the system	Edward Lwabila	Graduate FBAs
	Loveness Nsonde	
	Ojessy Mweemba	

Annex C - Documents consulted

iDE documents

Project document: Small Holder Agricultural Reform through Enterprise Development, 2016.
Smallholder Agricultural Reform through Enterprise Development (SHARED) Extension Project, Business Case for a Three-Year Extension Project, August 2016 – July 2019 (Resubmission 11th October 2016)
Final project report first phase
The Environmental Appraisal & Climate Change Analysis for the SHARED Project
Environmental Impact Monitoring and Mitigation Plan
Gender Analysis and Action Plan (GAAP) Draft, Shared Extension Project, June, 2017
InCompass, IDE Zambia: co-design Zambia FBA program (Human-centred Design), May 2015.
IDinsight: How can we better evaluate farmer business advisers, track them in their progress and support them in their growth as entrepreneurs? (Not dated)
iDE Tactic report, Linking remote farmers to markets. (Not dated)
iDE country context, teaming with opportunities to increase incomes in Zambia. (Not dated)
iDE Zambia, Monitoring, Evaluation and Learning Plan for SHARED Extension Project, 2016
iDE, SHARED results chains.

Progress reports:

Smallholder Agricultural Reform through Enterprise Development (SHARED) Extension Project, Semi-Annual Report on Year Two - 1st August 2017 – 31st January 2018 (April 2018)
Phase Two of the Smallholder Agricultural Reform through Enterprise Development (SHARED) Project, Report on Year One, 1st August 2016 – 31st July 2017
Smallholder Agricultural Reform through Enterprise Development (SHARED) Extension Project, Year One Semi Annual Report, August 2016 – January 2017 (27th March 2017)
SHARED Final Project Report, May 2014-July 2016
SHARED Semi-Annual Report, May 2015 - October 2015
Smallholder Agricultural Reform through Enterprise, Annual report, May 2014 – April 2015

Other documents:

The Swedish government's cooperation strategy with Zambia (2013-17)
SIDA, appraisal of intervention, iDE Farm Business Advisors, 2016.

Annex D - Methodology

A combination of five different approaches and methods were used in this evaluation:

- Analysis of the theory of change and verification of the evaluation questions
- Analysis of results reported
- Desk study and skype interviews with stakeholders
- Selection, analysis and field testing of monitoring and evaluation system based on in-depth case studies
- Country visit and participants interview/results seminars

1. Analysis of the theory of change

A reconstructed intervention logic is presented with the clustered evaluation questions placed within the logical sequence from inputs to impact (see Figure 2.1). The intervention areas reflect the inputs of human resources (knowledge and skills) and funds made available by Sida.

- The intervention areas reflect the sequence from recruiting, training and mentoring FBAs, identifying and making MoUs with private sector partners such as agriculture input suppliers who could work with FBAs, identifying providers of credit services and finally providing the back date and monitoring and evaluation to adjust and correct the programme.
- The outputs¹⁸ are conceived as market triggers and involve the FBAs interacting with client farmers, increasing their awareness, knowledge and use of inputs as well as facilitating the adoption of higher value crops and improved techniques. In principle, this also includes increasing the access to finance and assisting farmers with marketing through aggregating crops and arranging transport. Ultimately, the FBAs through practice and through gaining the confidence of client farmers should evolve into self-reliant entrepreneurs.
- The outcomes¹⁹ are conceived as the market uptake of the new technologies and approaches which when practiced at scale will lead to a significant number of farmers participating more actively in the market and increasing their income and then in turn repeating purchases with FBAs who are then able to develop a viable business model and expand their activities.
- The impacts are linked closely to the overall objectives of increasing the incomes of farming enterprises and reducing poverty for men, women and youth.

A number of assumptions are outlined from inputs to outputs, from outputs to outcomes and from outcomes to impact. Crucial among these are:

¹⁸ Reflecting outputs /outcomes /results as per iDE's results framework and reporting.

¹⁹ Reflecting outputs /outcomes /results as per iDE's results framework and reporting.

- That the FBAs are motivated by the business opportunities and persist in their activities.
- FBAs gain the confidence of both client farmers and the private sector providers of goods and services.
- Farmers respond to the new information and field-based events/demonstrations by adopting new more profitable practices.

At a higher level the overall success is dependent on weather, prices, market development and government policies that are favourable. Finally, to achieve a critical mass and ensure that aggregation and services are profitable a threshold in the number of enterprises involved is needed. This simplified and generic theory of change or intervention logic provides the basis for testing and clustering the evaluation questions as noted in Chapter 2.

2. Analysis of results reported

Data was assembled based on the annual reports and data provided by iDE, and reviewed. The set of documents included both phase I and phase II, as well as analyses conducted by the project and material on approaches of the iDE.

The analysis was guided by the Evaluation Matrix with the evaluation questions and indicators, as presented in the chart below.

Questions	Indicators ²⁰ / hypothesis to be used in Evaluation	Methods	Data Sources	Availability and Reliability of Data / comments
Strategic relevance				
Q1 Priorities - To what extent has the project responded to the needs and priorities of farmers and private sector partners? (Has the project reflected SIDAs policies will be looked at separately and in part linked to question 3)	1.1 Number of farmers accessing inputs/services/credit (disaggregated by sex and type of service) (Outcome indicator 1.1) 1.2 % of smallholder farm enterprises recommending FBA services/ satisfied with FBA services (outcome indicator 1.2) 1.3 Number of small holder farm enterprises selling outputs through FBAs (output 2.1)	Indicators 1.1 to 1.4 are derived directly from the iDE M&E system. They will be subject to interpretation and verification on their consistency. Together they provide a comprehensive overview of the extent to which farmers are making use of the FBAs. Indicator 1.5 will come	iDE M&E system (indicators 1.1 to 1.4) Indicator 1.5 will come from iDE records Indicators 1.6, 1.7 will come from interviews. Interview with farmers will be more intensive during the in-depth spot checks but will also take place during field visits planned	Availability: ought to be easily available (partly they are through the annual reports) Reliability: considered high, provided the work on the in-depth spot check survey confirms the robustness of the M&E results.

²⁰ Note that the chosen indicators are not exhaustive in the sense that they will provide the full answer but should be considered indicative in combination with open responses from the interviews.

	1.4 Value of participating FBA sales per client (outcome indicator 3.1) 1.5 MoUs with private sector partners have created business opportunities for FBAs/ farmers 1.6 Positive experiences of farmers interviewed 1.7 Positive experiences of private sector partners interviewed	from records and be complemented by indicator 1.7 which involves interviews with the private sector agents involved. The benefits that the private sector agents have obtained and their increase in sales will be key topics Indicators 1.6, 1.7 and 1.8 will involve key informant interviews.	during the country visit in April 2018	
Q2 Approach - To what extent has the project approach and intervention logic responded to the market and development challenges/ opportunities in the rural areas?	2.1 Average change in total net farm income per participating household per annum (\$) (impact indicator 1) 2.2 Number of small holder farm enterprises attaining income diversification index of 0.7 or better (impact indicator 2) 2.3 Positive experiences of farmers interviewed that earlier constraints are now reduced 2.4 Positive experiences of private sector partners interviewed that earlier constraints are now reduced	Indicators 2.1/2 are derived directly from the iDE M&E system. They will be subject to interpretation and verification on their consistency. Indicators 2.3/4 will involve key informant interviews Together they provide insight into how well the constraints have been removed. Further stakeholder Interviews are also expected to shed light on opportunities taken or missed.	Indicators 2.1/2 from iDE M&E system Indicators 2.3/4 from interviews (recorded in note form)	Availability: ought to be easily available (partly they are through the annual reports) Reliability: considered high, provided the work on the in-depth spot check survey confirms the robustness of the M&E results. Interviews will be triangulated by ensuring multiple interviews. The question is difficult as it is hypothetical.
Q3 Mainstreaming - To what extent has the project mainstreamed and contributed to rights, gender and environment?	3.1 Rights - Evidence that inequalities were not created or made worse (variation in change of farm income) 3.2 Rights – Evidence that efforts have avoided discrimination in reaching out to farmers and FBAs e.g. material written in local language 3.1 Gender – sex disaggregated data is gathered and used to correct and manage the project (M&E statistics) 3.2 Gender – Women and	Assessing if the recommendations from the Human centred design report were implemented. Interviews with stakeholders Review of the projects progress reporting	HCD report Project reports The Gender analysis and action plan (June 2017) Project progress reports The Environmental Appraisal & Climate	The information from the HCD and other project reports is expected to be available. Reliability will centre on the quality of the reporting and whether it provides critical assessment and evidence that is

	youth have proportionately gained from the project (M&E statistics – outcome indicators) 3.3 Gender – the Gender analysis and action plan (June 2017) was implemented 3.4 Environment – FBA and farmer training material takes environment into account 3.5 Environment – absence of environmental degradation in farmer activities		Change Analysis for the SHARED Project Environmental Impact Monitoring and Mitigation Plan	traceable. However interviews will act as a check.
Results				
Q4 M&E system - To what extent has the M&E results provided robust and reliable information on the project results?	4.1 M&E system is up to date and providing internally consistent results 4.2 M&E system is subject to external scrutiny and control 4.3 Spot check of selected outcome and output indicators show values similar to those reported	The M&E spot check is carried out to verify indicator 4.1 and 4.2 Indicator 4.2 will be verified through interview and quality control records.	M&E data compared to field data collected by enumerators based on interviews in the field Interviews of M&E staff at iDE	The data is supposed to be in the M&E system and traceable to individual FBAs and farmers, if this proves to be the case then availability is assured. The reliability of the data is the topic that is under examination.
Q5. Outcomes- to what extent has the project contributed to the intended outcomes?	5.1 Average change in total net farm income per participating household per annum (\$) (impact indicator 1) 5.2 Number of (participating) small holder farm enterprises attaining income diversification index of 0.7 or better (impact indicator 2) 5.3 Number of farm enterprises reached through FBAs (impact indicator 3) 5.4 Contribution analysis shows that changes in income and diversification and adoption of new practices are related to FBA inputs	The found point contribution analysis will be used: i) what changed has occurred (indicators 5.1 to 5.3); ii) what factors gave rise to the change; iii) what was the role of the FBAs and iv) what alternative explanations are there? Interviews with FBAs and farmers to verify results and gain insight.	The data for indicator 5.1 to 5.3 will come from the M&E system. The data for indicator 5.4 upon which the analysis is dependent will come fundamental from the M&E system supplemented by farmer and FBA interviews	The data is supposed to be in the M&E system The interviews of farmers and FBAs is crucial

Q6 Efficiency - to what extent has the project staffing and operations been efficient?	6.1 Presence of clean financial (annual) audits and institutional audit (May 2017) 6.2 Value for money shows that costs per farmer and per unit of income increase is in proportion 6.3 Ratio of administrative and operational budget is in proportion. 6.4 Staffing and productivity on an increasingly positive trend	Inspection of audit report (indicator 6.1). Review of M&E data and reporting on value for money (indicator 6.2) Review of data on administration and overall budgets (indicator 6.3/4)	The data on indicators 6.1/2 will be available in the M&E system. The data for indicator 6.3/4 is more difficult and will depend on the extent to which iDE have clear and consistent definitions on expenditure categorisations	The availability and reliability are considered high for indicators 6.1/2 but uncertain for indicators 6.3/6.4. An element of judgement will be required
Q7. Sustainability - To what extent are the benefits of the project sustainable?	7.1 Steady or increasing value of participating FBA sales per client (outcome indicator 3.1) 7.2 Steady or increasing average number of transactions per client for participating FBAs (outcome indicator 3.2) 7.3 Number of FBAs weaned off (conducting business with little or no help from iDE Zambia) (output indicator 1.3)	M&E data will provide information on indicators 7.1/ 7.2/7.3 Interviews with farmers in the programme currently Interviews with farmers that have been “weaned off” from programme support (previous phases, incl. RPI)	M&E data system for all indicators	Provided the M&E system is found to be robust the data should be available and reliable.
Lessons learnt				
Q8	8.1 What are the key factors for success or failure?	Stakeholder interviews Lessons learned from project reporting	Project reports Interview records	This evaluation question is dependent on analysis and judgement.

3. Desk study and interviews

Key documentation was reviewed and an evaluation matrix was developed in which indicators were identified for each evaluation question presented. This was complemented by an interview checklist where the stakeholders were divided into five categories:

- i) iDE, management and staff (including head office)
- ii) Swedish Embassy;
- iii) FBAs;
- iv) Farmers; and
- v) Other partners, programmes and involved parties, including local government agencies

4. Selection, analysis and field testing of monitoring and evaluation system based on in-depth case studies.

A sample of FBAs and Farmers based in the two of the five provinces supported were visited and the results reported from the iDE monitoring and evaluation system were subjected to field confirmation (bearing in mind that estimates of net income are always estimates and are difficult to confirm precisely for historical years). The cases for analysis were done at two levels, namely a spot check of data registration as compiled for the monitoring system of iDE, and through field visits and interviews.

Spot checks. Two districts, Chongwe and Chibombo were selected for “spot check” due to their proximity to Lusaka, given the limited resource envelop (time and funds). The main purpose for the spot check was to establish the extent to which the results provided by the M&E system were robust enough and reliable in terms of reflecting intervention results on the ground.

The spot check field visits took place on 23rd (Chongwe) and 24th (Chibombo) April 2018. This was preceded by a number of preparations including the acquisition of a list from iDE national office which highlights various categories of FBAs such as; active, in training, and inactive. The spot check field visits preparation was heightened during the week preceding the field visits. It focused on various logistics including: meeting with iDE national office to discuss the details of the spot check visits; contacting of Field Officers to disseminate information, and; selection of FBAs and farmers for in-depth studies. Nine outcome and output indicators spread across all the three iDE outcomes were targeted for this exercise.

Input/Indicator	Baseline Value (2014)	Midline Value (2017)	% Change
Outcome 1: Sustainable delivery of high-quality inputs and production support services to small-scale enterprises through farm business advisors			
Output 1.1: Network of FBAs providing agricultural support services established			
Number of FBAs actively transacting by service type	228	284	24.6
Output 1.2: Input and equipment supply chains for smallholders developed			
Value of inputs, and/or equipment flows through FBA linked supply chains	ZMW 9,953,957	ZMK 31,936,648	220.8
% of trained FBAs that offer spray services to farmers	45%	64%	42.2
Number of farmers accessing climate smart technologies (irrigation, sprayers etc.)	0	*	-
Number of farmers implementing appropriate environmental friendly techniques by type	TBA	12,947	-
Output 1.3: Mature and stand-alone FBA developed			
Number of FBAs weaned off (conducting business with little or no help from iDE Zambia)	0	*	-
Outcome 2: Improved smallholder participation in the output market facilitated by farm business advisors			
Output 2.1: Increased diversification of smallholder farm enterprises			
% of smallholder farmers implementing at least two value chains iDE is promoting for commercial purpose	30%	54%	80
Output 2.2: Linkages of smallholders to sustainable output markets created			
Number of smallholder farmers accessing marketing information and/or are able to sell to buyers facilitated by FBAs.	3,000	8,582	186
Output 2.3: Increased involvement of women in productive agriculture and marketing			
Percentage of female farmers involved in high value crops and are selling	-	43%	-
Women's perceptions of involvement in productive agriculture and marketing	-	70%	-
Outcome 3: Increased FBA capability to participate in and provide commodity aggregation services			
Output 3.1: FBA access to reliable, consistent and affordable transport services increased			
Number of FBAs that access reliable and affordable transport services	-	42	-
Output 3.2: FBAs have increased access to affordable and timely working capital			
Number of FBAs that access affordable and timely working capital	59	87	47.5
Value of working capital accessed by FBAs	ZMW 117,492	ZMK 538,843	358.6
Output 3.3: Farmers have increased access to affordable and timely credit			
Number of farmers that access credit (cash or in-kind)	1,670	3141	87
Value of credit accessed by farmers	ZMW 3,181,607	ZMK 5,606,240	76.2
Number of private partners participating in the provision of credit to farmers	4	6	50

Analysis of selected iDE Key Performance Indicators

Simple data collection forms were designed for easy data capture. In each district, a Focus Group Discussion (FGD) with FBAs was conducted around the exercise, including the KPIs for which FBAs

collect data. The FGD was followed by an exercise in which each FBA was asked to transfer KPI values from their record books to the forms designed for the purpose, just as the values appear in their respective record books. The period covered was between 2014 and 2017 (though some FBAs brought records for 2018).

An FGD with farmers followed soon after. In Chongwe, the FGD was at community level while in Chibombo farmers assembled at one of the markets. On Monday 30th April, the spot check data verification exercise took place at the iDE national office, cross-examining the figures that were collected from the two districts with what is at the national level. This exercise took the whole day.

5. Field visits and interviews

After the completion of the spot checks, a more qualitative field visit was conducted in the period 3-10th May in Lusaka and Southern provinces.

The random selection of the FBAs and farmers that the team interviewed was undertaken in such a way as to promote representation of FBAs who started earlier and those who started more recently. Ideally, selection should have been done using a random systematic approach, which would have entailed choosing for example, every fifth or tenth person on the alphabetically ordered lists of FBAs and farmers after calculating the appropriate sampling interval. Due to the non-availability of everyone who should have been randomly selected, this approach had to be adjusted to focus on the FBAs and farmers field officers were able to reach.

The evaluation team used different interview techniques, depending on the type of information that needed to be collected.

- *One-on-one interviews with key informants.* This method was used with iDE, private sector organisations, and Sida. The one-on-one interviews were conducted using a mix of forced-choice questions (mainly aiming at clarifying the role/function of the informant) and of open-ended questions aiming at collecting the perception of the informant on the benefits and experiences with the programme.
- *Focus Group Interviews (FGI).* This method was used with farmers and FBAs. The FGIs were conducted using open-ended and one-dimensional questions that allowed the respondents to elaborate on the questions and build on each other's answers. This method was mainly used to assess the relevance and effectiveness of the programme. For the three purposes, a set of questions aiming at collecting relevant information were prepared. Both one-on-one interviews and FGIs applied semi-structured questions. Apart from prepared sets of questions, the evaluation team also let the respondents talk about what was important to them, for instance in terms of Most Significant Changes (MSC). This approach, which sometimes allows the interviewees to bring in aspects or issues other than those planned by the evaluators, is very useful to add qualitative information to purely structured interviews.

All respondents were written down and given a code, either as individual respondents (R + number) or as groups (G + number) in the case of the focus group discussions held. These codes are used throughout the text when there is reference to examples and quotes.

The team had seven working days in Zambia, which took place in the period 2-9 May; starting with key stakeholder meetings in Lusaka, then a series of field visits, and finally follow-up meetings and a debriefing at the Swedish embassy in Lusaka.

The programme for the mission is presented below:

Time	To meet	Address and contact	Comment
Wednesday 2. May			
16:30 – 17:30	Team meeting with Steven	Shakes Speare Lodge, Leopard's Hill Road, Lusaka; Mobile: Steven +260 966 743 100	• Further reviewed the country visit program • Discussed other relevant issues including transport
Thursday 3. May			
9:00 – 11:00	Embassy of Sweden:	Embassy of Sweden; Longacres, Lusaka. Karin Sverkén and Zoole Nawa +260 211 251 234	• Solicited comments on the evaluation questions • Discussed further expectations • Discussed other relevant issues to the MTE
12:30 – 15:30	IDE team:	# 13, Martin Luther Road, Kabulonga, Lusaka. kchelemu@ideglobal.org	• Key Evaluation issues • Field visit issues
16:30 – 17:30	Musika: Rob and team	Musika Offices, 6 Tukahulo Road, Longacres. Jonathan Munkombwe +260 977 475 906	• Musika is one of the leading private sector institutions operating in the same space as iDE except at a higher level, hence complimentary
Friday 4. May			
08:30 – 09:30	Travel from Lusaka Chongwe district		
09:30 – 10:30	Department of Agriculture	Senior Agricultural Officer (SAO)	• SAO is one of the Subject Matter Specialists who deputizes the DACO and well versed in the issues under investigation
10:40 – 10:50 –	Acting District Commissioner	Paid courtesy call to the Acting District Commissioner (DC)	Information about the exercise and interview
11:00 – 12:15	Vision Fund	Vision Fund offices, along great east road, Chongwe	Vision Fund is the major micro-financing institution benefiting iDE supported farmers in the district
12:20-14:00	Meeting with FO chongwe	iDE Chongwe, off great east road, Chongwe	Meeting was over lunch

Time	To meet	Address and contact	Comment
		Josphat Mbewe Chongwe Field officer 0979668927	
14:00	Meet FBAs and Farmers	Meeting with 3 FBAs and farmers	
Saturday 5. May			
	Southern Province, Mazabuka site visits en route to meet, FO, FBAs and Farmers in Choma and Pemba district district	Tobby Mwiinga Field Officer 0976560980	Part of “deepening in current secondary markets”
Sunday 6. May			
	Analysis of key findings and gaps	(team)	Contributed towards debriefing and draft reports
Monday 7. May			
	Southern Province, Choma, Pemba & Monze, site visits en route to Lusaka	Tina Chola, FO (Choma); Mwakai Mwakai, Acting Team Leader (Monze); FBAs and farmers (Pemba district)	Part of “deepening in current secondary markets”
Tuesday 8. May			
	iDE		Presentation of key findings to iDE team for verification Further data collection
Wednesday 9. May			
	Meeting with various members of iDE Meeting with Melanie	Team leaders	Senior iDE staff provided information on various MoUs
Thursday 10. May			
9:00 – 13:00	Discussions with various members of the iDE team	Embassy of Sweden	
13:00	WFP		
14:00 – 16:00	Melanie Wilkinson, former Country Director, iDE		
Friday 11. May			
8:00 – 11:00	Debriefing	Embassy of Sweden	
		Departure	

Learning focus

The ToR placed emphasis on making use of this evaluation as a learning process and the approach of the MTE was utilization-oriented and was guided by a continuous focus on the partners’ learning

process, decision-making and improvement of the project. This was done by: i) building on forward looking research already undertaken by iDE: ii) making use of quantitative data available through the M&E system to draw lessons; iii) ensuring succinct presentation of findings and recommendations. The primary users are iDE Zambia and the Embassy of Sweden, Lusaka and Sida, and secondarily the wider development community.

Limitations

The limitations were related to: the extent to which the data on outputs and outcomes were available and consistent as well as how smoothly the practical arrangements of undertaking the field verification were implemented given the limited budget/time available. There were also challenges regarding attribution as it concerned the extent to which results have been the result of the SHARED project and to what extent they might have occurred anyway. The chosen methodological approach detailed in this report should help triangulate information in order to increase the reliability of the conclusions and the relevance of the recommendations that have been formulated by the evaluation team.

Major limitations included:

- The concepts of attribution and contribution are central methodological issues in all evaluations. It is sometimes difficult to establish indicators to demonstrate a clear causal link between the benefits gained by the value chains actors from the particular project and the project's effects on the market systems as a whole. Moreover, the SHARED project may not be the only project from which the stakeholders have seen support. The chosen methodological approach helped triangulate information (e.g. by asking the same people differently worded questions but on the same topic, by using focus discussion groups to test the consensus and by asking different people the same question) in order to increase the reliability of the conclusions and the relevance of the recommendations that have been formulated by the evaluation team.
- The timeline of seeing the effects of the market linkages created may be longer than the current project period, and hard to assess a lasting effect. Hence, the MTE interviewed farmers and 3 of the 6 FBAs that have been “weaned off” from the programme to assess whether the links created are sustainable.
- As iDE has had several phases of the programme and parallel programmes (funding from other donors) it was difficult to distinguish the effect of the interventions, between the phases and parallel programmes. The MTE - in the interviews - sought to inquire into the factors that led to the beneficiaries' success (or failure) and the extent to which it was associated with the SHARED project.
- It proved difficult to make a complete random selection of the FBAs and the farmers interviewed. The evaluation team picked the geographic locations but the choice of respondents was done based on who the field officers were able to reach, and as such there is a possible bias as the field officers were likely to have been inclined to select the more successful examples

Annex E - Summary of current models for farmer support

Model	Coverage	Major Characteristics
FBA model (promoted by iDE)	- Southern Province - Central Province - Copper-belt - North-western province	- Creates income and livelihood opportunities for the rural poor. - iDE Zambia focuses on low-cost irrigation as a practical way to address poverty and hunger for the rural poor. - Seeks to facilitate production and market services delivery to smallholder farmers through community-based entities (FBAs). - iDE Zambia has led the way in linking farmer groups with local supermarkets, vegetable export companies, and other markets
FISP	10 Provinces	- Improves the supply and delivery of agricultural inputs to small-scale farmers through sustainable private sector participation at affordable cost - Certain requirements are needed for transporters, farm organizations and beneficiary small scale farmers in order to qualify for selection such as being registered by the registrar of co-operative societies in the case of farm organizations and cultivating up to a maximum of 5ha of land for individual farmers. - The 'e-voucher' programme has accelerated diversification of the smallholder sector by allowing farmers to purchase a wide range of recommended inputs such as veterinary drugs, agricultural equipment, livestock, poultry and fingerlings. - Farmers are free to choose exactly the type of fertilizer and variety of seed to buy, unlike in the past where they had no option but to receive whatever was made available in the pack where each individual farmer was allocated only one pack of input for cultivation of either (0.5) hectares of white maize, 0.5 hectares of sorghum, 0.25 hectares of rice, 0.25 hectares of groundnuts, 0.5 hectares of orange maize, 0.5 hectares of soya beans, 0.5 hectares of cotton, 0.5 hectares of beans or 0.5 hectares of sunflower.
Musika	Central, Southern, Eastern, Northern, North Western, Muchinga, Western and Lusaka Provinces	- Musika helps businesses to develop mutually beneficial and transparent commercial relationships with smallholders that integrate the provision of information and technology adoption, and provides confidence and long term incentives for smallholders to invest in their farming business. - Risk buying is one of the key strategies Musika uses to encourage private sector entities to invest in businesses that would eventually benefit the smallholder farmers. - It compliments well with the iDE model because it is top-down while the other is bottom up.
NGOs (such as World Vision)	10 Provinces (31 Districts)	World Vision focuses on the vulnerable communities (including rural small scale farmers) and provides hope



Mid-term Evaluation of Small-holder Agriculture Reform through Enterprise Development (SHARED) Project, iDE

The Farm Business Advisor project was assessed as relevant, and the market-orientated approach lends itself to a high degree of sustainability. It was however not realistic to achieve all goals and sustainability within the scheduled duration. The project has succeeded in reaching a great number of beneficiaries and contributed to increasing the income of the targeted farmers while creating viable market links. Some elements of the value chain, notably access to finance and transportation, are still underperforming. It was recommended to extend the project, strengthen the capacity building of field officers and farm business advisors, as well as to enhance project governance and management.

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